JOHN BULL

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For meaning of this No. see Page ii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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The following claims have been received for our issues of June 17th, and June 24th.

J. G. ROBINSON, Bedford Head Hotel, Bayley Street, W.C. No. 133,833. June 17th.

G. HEPWORTH, 30, College Street, Belvedere Road, Westminster. No. 734,481. June 24th.

The following are the fifty numbers for our issue of July 8th:—

5655	156100	248228	521939	694573
15165	161411	359166	529788	709246
33762	199407	388143	536707	726508
41460	220353	409221	556596	738442
52725	237562	416172	572784	766841
73292	257038	440267	617260	779310
101998	271605	448289	623358	816000
121604	306834	467204	633215	826082
125561	316159	492476	651360	828938
133751	338128	515629	660915	837337

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED SEPTEMBER 2ND (PUBLISHED AUGUST 31ST).

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All editorial inquiries MUST BE MADE BY LETTER.

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THE WORLD, THE FLESH, AND THE DEVIL

[The Editor discourses upon passing events and topics of the day.]

EXIT THE REVOLUTION.

The Revolution has fizzled out. Perhaps we should have said "frizzled." The heat killed it.

INSULTING THE PRIME MINISTER.

Whatever view we may entertain about the Government policy, we deplore the recent insult to Mr. Asquith —who, ever since he stepped into Sir Henry Campbell-Bannerman's place, has been the essence of courtesy and kindness towards every member of the House. Indeed, it is no exaggeration to say that power, instead of spoiling him, has revealed him in the character of, perhaps, the most lovable man in Parliament.

AN OBJECT LESSON.

The incident, however, furnishes a striking object-lesson in the present condition of politics under the Party System—and will go a long way towards killing it. Hitherto it has been saved by reason of a tacit understanding between the two sides to wink the other eye when calling each other names. Once depart from that arrangement, and the game is up.

THE REAL CRISIS.

Indeed, the real crisis has been, not the fate of the House of Lords, but that of the present Party system. Mr. Balfour knows that an open conflict between the two Houses just now would mean the end of the game—and so does Mr. Asquith. Hence his "timely" announcement of the Guarantees—not to the House of Commons, but to his "opponent." The nett result is two years more life to the great "organised hypocrisy."

MR. ASQUITH'S ERROR.

The Prime Minister rarely blunders in tactics. But it was a big indiscretion to write that letter to Dear Mr. Balfour. Of course, it was written by request, in the hope of quelling the threatened revolt of the Dandy Fifth. But it was the waste of a good card—which should not have been played so soon, and which, when played, should have been brought out in the House of Commons. The ace of trumps should never be wasted.

A NARROW SQUEAK.

Mr. Masterman, the Akbar Whitewasher, has had a narrow squeak at Bethnal Green. Even giving him the whole of the votes polled by the Socialist candidate, his majority would not have been half of that of Mr. Pickersgill. This is the first election in which the John Bull League has played any part—but, fortunately for Mr. Masterman, we were prevented from taking a personal hand in the fight. We venture to predict that at the next General Election—but perhaps he will be Lord Akbar of Heswall by then !

THAT AFFAIRE AGADIR.

Since England has shown a disposition to talk French in the Agadir affair the German press has been screeching "Hands off !" In order to prevent any misconception in this matter and to facilitate a friendly understanding, let us say at once that we don't mind keeping our hands off if Germany will undertake to keep her feet off.

DEATH IN THE MILK JUG.

In the House of Commons one day last week, Mr. Burns made the very welcome announcement that the question of consumptive people being permitted to be employed in the milk business was receiving consideration. It is now almost generally conceded that consumption is a contagious disease, so it might be argued that if the aim of the forthcoming Milk Bill is to obtain clean, disease-free milk for the people, no question ought to arise in the matter at all. On general principles we would venture so far as to say that consumptives should not be employed in any industry where they come into direct contact with the nation's food.

THE EVER-READY JOHN.

According to a Sheffield journalist present in the House of Commons on the historic night when Mr. Asquith had to say the best he could in brilliant flashes of silence, the right hon. gentleman turned very dizzy at one moment, and swayed back as though to fall. "Mr. Burns saw a splendid opportunity, and braced himself to catch his leader, but his aid was not required." It would have made a lovely picture in seven colours if it had happened. How *do* these things about John get into the papers ?

"POLITICAL WASPS."

The dear old *Daily News* recently referred to Mr. Belloc and Mr. Bottomley as "political wasps." Would not political B.'s have been more appropriate ?

Marriage and Maternity.

Certain dignitaries of the Church having discovered that the Marriage Service is rather rude in places, suggest that it should be changed to accommodate the nicer proprieties of a new generation. The idea is to appease the modern maiden. It is true that there are differences of opinion about marriage. Some people think it is ordained for one thing and some for another. Jones thinks it was ordained for kicking his wife downstairs, Smith thinks it was ordained to save the cost of a housekeeper, Robinson thinks it was ordained that man should be reduced to the level of the blackbeetle and the worm, and Brown thinks it was ordained for other people to have babies if they want them. All this said, it is still conceivable that marriage was originally devised to keep up the population in a respectable and generally recognised manner, and it would be a pity if, by the alterations of the ecclesiastical authorities, British women were to get the notion that it was devised in order that they should lock their bedroom doors and leave their husbands to sleep on the mat.

The Rude in Religion.

Besides, if the ecclesiastical dignitaries aforesaid are going to bring the Marriage Service within the proprieties of the drawing-room, they may as well take in hand the Sacred text itself. There are ruder things; but, to commence with, a leg-pulling "Churchman," writing in the *Sunday Times*, suggests that King David's appeal in the 128th Psalm, that the bride might be "as the fruitful vine" should be adequately dealt with. Personally these things do not shock us, having read some of the French novels.

Deputation Expenses to London.

The question has arisen in the Southampton Borough Council whether members are entitled to certain *quids pro quo*. According to Mr. Councillor Kimber, Mr. Councillor Hirst has received sundry expenses as member of a deputation to London. "Mr. Hirst cannot have spent the money," said he. "I know Mr. Hirst well enough to know that he did not spend it all." The logic of this remarkable allegation is that if Mr. Hirst did not spend it he saved it, and if he has saved it we desire to know whether he has invested it in Consols or foreign securities. Peradventure, Mr. Hirst will detail his expenditure more precisely; Mr. Kimber his accusations also. Does Mr. Kimber infer, for instance, that Mr. Hirst takes first-class fares and travels third, or five shillings for a dinner and has a gorgeous repast for one-and-three, or ninepence a piece for scotches and pollies, and quenches his thirst with twopenny pop, or sixpence each for cigars and smokes his own at seven a shilling? Let there be more light on this dark subject.

Gratitude.

A paralysed lady of 75, now in receipt of an old age pension, writes to tell us that for the last two years she has been expecting some outburst of loyalty and affection for Mr. Lloyd George. "We have an Empire Day," she says, "why not a Lloyd George Day?" We will put the suggestion before the Society of Gallic Gastronomers. They will appreciate Welsh rarebits even more than we do.

A High Reward.

"Lost," says a bill prominently displayed in various places in Worthing, "a Bible. New Morocco Case. Revised Version. Left on Pier, Worthing, on Sunday morning last. Whoever will bring the same to the Owner will receive the high reward of a good conscience." A low reward of half-a-crown would be rather more stimulating probably.

"Dreadnought" Here, Please.

A member of the Sligo County Council would like a *Dreadnought* to collect the rates on Innishmurry. The Innishmurrians are entirely surrounded by the Atlantic, and though a pious folk, their religious convictions won't permit them to pay rates. Nobody in Sligo will take the responsibility of rowing the collector to the island for the purpose of collecting money, as the vessel would probably be sunk by a tornado of half-bricks, whilst if it landed the collector in the dark the Innishmurrians would possibly celebrate his obsequies in the morning at a banquet of barley, potatoes, and fish. Failing a *Dreadnought*, therefore, Sligo will have to write off the Innishmurrians as a bad debt, and cut off the policeman, the watercart, the steam roller, the sanitary inspector, the Education department, and the artist who makes holes in the middle of the main thoroughfare with a pick-axe. If this does not convince them that man is born to trouble as the sparks fly upward, nothing else will.

Official Osculation.

What children we still are, to be sure, in spite of all the prattle of progress, the cult of common-sense, the hullabaloo of hustle! Look at the good old town of Hungerford, where nine-and-ninety burghers solemnly assemble to elect Ale-tasters, Keepers of the Keys, and Tutti-men. If Jim Crow had not turned teetotaler, we should have had much pleasure in sending him down with our *congé d'élire* as an ideal ale-taster, but no doubt local effort was quite equal to the emergency, for Hungerford does not necessarily exclude thirst, and the Keepers of the Keys probably controlled the cellars. But Jim, though a patriot, would have been graciously pleased to accept a post as Tutti-frutti-man, and kiss all the pretty women of the place. After all, this early-Christian kind of ceremonial is not really very much more ridiculous than carrying antiquated emblems at a Coronation, and the Tutti-men must now be fine authorities on *Mrs. Bull's* question: "Can English girls kiss?"

A Southampton Heirloom.

Dr. W. R. Y. Ives, having resigned an appointment as medical officer under the Southampton Board of Guardians, Dr. W. H. Ives, Junr., applied for the vacancy. At the last meeting of the Board, the Chairman moved his appointment on the ground that Dr. Ives was a schoolfellow of his own, whereupon Mrs. Palmer and Mr. Lewis suggested they ought to see the applicant before they appointed him, but apparently the statement of Mr. Gardner that he had known Dr. Ives' father and grandfather settled the matter, and Dr. Ives was elected. Business is business.

Post Office and Glass.

From time to time we have serious complaints against the Post Office as to its carelessness in handling glass. We have ample evidence that even when marked "Glass With Care," and suitably packed in a wooden box, it often receives little care in transit, and is "chucked about" as if it were a holiday portmanteau or a box of Yarmouth bloaters. In these tragic circumstances, customers of the Post Office concerned in the glass trade should for the future label their goods "Eggs." Then they may be treated with reverence.

Justice Al Fresco.

Gainsborough has been witness of a novel spectacle, Sir Sherston Baker holding his Court in a garden, where he sat under a tree, with the litigants and barristers around him. We have never known a cooler way of doing things; but even so, some of the litigants had probably a warm time of it.

MAGNIFICENT, BUT NOT ECONOMY.

A contributor to the *Edinburgh Evening Dispatch*, in making a plea for a "properly organised department of public economy," mentions that when he was down at Oban a week or two ago a handsome Government cruiser came into the bay. He was told that she had been conveying, or was about to convey, some minor Government official from Edinburgh upon an inspectorial mission to some part of the islands, where some minor job was being executed. When it is remembered that there is no part of the West Coast or the Hebrides at which MacBrayne's steamer cannot land one inside of twenty-four hours from Oban for a pound or so, it does seem a little preposterous that a Government cruiser should be withdrawn from her duties to save a subordinate official the irksome necessity of getting up at five in the morning to board a common steamer. The *Dispatch* man surmises that the Government official feels it a great addition to his dignity to travel about in a Government cruiser, but sums up the situation by saying, "It is magnificent, but it is not economy." Hear, hear!

"CONTEMPT"!

To reassure one or two alarmed readers, we hasten to state that the following, from the *South Wales Echo* of July 25th, is not an accurate report of Mr. Bottomley's speech at the hearing of the recent appeal :—

> Commenting upon another dircular dealing Judge in reference to a certain circ r Bottom- with Carter's Deep Lead Shares, M my lords, ley remarked. "I am thankful, ion. If it that this was not a criminal prosecut ave hap- had been I do not know what might his." He pened under such a direction as this-state- submitted that there was absolute m to have ment of the law which entitled him the verdict set aside.

No doubt we spoke under some emotion, but we were never quite as bad as that!

THAT INSURANCE BILL!

A storekeeper writes us plaintively that if the Billis passed in its present form, he, with thousands of other competent dispensers and drug store proprietors, will be ruined. His personal position is that he has been in business on his own account for twenty years, and has invested capital to the amount of £800. He does not ask for anything but the rights and privileges drug store proprietors now enjoy, and were granted by Lord Crewe in his Pharmacy Bill—namely, the dispensing of prescriptions which do not contain scheduled poisons. He asserts that the monopoly given to chemists under the Bill will not only throw thousands of drug store proprietors into the ranks of the unemployed, but will interfere with the freedom and customary rights of the public.

MEN NOT ADMITTED—EXCEPT——

When recently the Ladies' Branch of the Beckenham Baths Club gave a swimming entertainment, an announcement was made at the bottom of the programme that no gentlemen would be admitted—except judges and starters. But why should two or three men be permitted to an exhibition denied to others? If the ladies were willing to disport before some men, why not before many? The ladies themselves must answer these curious questions, or not, as they please. The swimming ladies of Beckenham, however, are not the only club peculiarly particular as to spectators. There is a ladies' swimming club in Croydon which taboos all men excepting the fathers of members, forgetting that the father of one lady is no relation to another. Fathers also are the only males admitted into the Croydon Family Swimming Club. On the whole, it seems rather delightful to be a father at Croydon.

SPY MANIA.

We think it is a pity that an attempt should be made to increase the existing penalties against spies in this country. After all, a spy hardly every discovers anything which he could not find on a picture postcard, and he is amply punished by a few weeks' imprisonment. Spy-mania, however, is much more dangerous than spying itself, and it will be a great nuisance if harmless tourists are constantly chased and watched in the neighbourhood of forts. We must also protest against the proposal to punish people for "harbouring" spies. This will mean that some unfortunate landlady at the seaside may be worried and perhaps "run in" if she gives hospitality to an inquisitive foreign visitor. The possibility of issuing search-warrants in the case of alleged spies may also lead to further infringements on individual liberties. An Englishman's house ought to be regarded as his castle, except in the case of suspicions of really serious crime.

UP AND DOING.

The War Office is up and doing. Lord Haldane, or the Chief of the Antiquarian Department, having discovered that there was a mutiny in India in the year of Our Lord 1857, and that Mr. James Briscoe, an infirmary secretary at Bolton, rendered signal services therein, Mr. Briscoe is now in jubilant receipt of a medal in acknowledgment of same. This discovery is reported to have stimulated the War Office to further digging operations, and the betting among the experts is 100 to 1 that they will presently discover the descendant of somebody who did not receive a perpetual pension for his services at the battle of Malplaquet, and who is therefore morally entitled to recover with compound interest at 3½ per cent. This is all the news from the front at present.

A JOURNALISTIC COINCIDENCE.

Have you noticed what a funny little way certain topics have of appearing simultaneously in different newspapers? For months and years we may never have read anything about the smallness of dancers' feet, for instance. Then all of a sudden we find nearly every paper with a picture of somebody's feet and a paragraph extolling their beauty of shape. No doubt the explanation is that such things are supplied by news agencies. But we confess our inability to explain the appearance of an article, called "A Baltic Holiday," in the *Daily News* and the *Morning Leader* on the very same day—except that the author had indulged in the mischievous habit of submitting his wares in more than one direction.

LABOUR BUREAUCRACY.

The Labour Bureaux are apparently hard put to it to justify their existence. At Ealing, as at other places, it is the custom to take on extra hands at the Post Office at Christmas. Many, if not all, of these are the same men as have applied to the local Post Office year after year. Now, however, they are told that they must apply through the Labour Bureau, at Hammersmith, about four miles distant! With the weather prevailing as we are writing this, it seems a far cry to Christmas, but it is never too *soon* to mend such an anomaly!

REPORTORIAL RAPTURES.

We are afraid the *News of the World* reporter, in describing their Majesties' visit to Edinburgh, allowed his anxiety for "local colour" to override his discretion. His account is headed "The Land o' the Leal," which phrase, however, is generally understood to mean Heaven, and is so used in Lady Nairne's famous song of that name. Perhaps he was thinking of the Scotch "Sawbath"!

Rhubarb at Barnsley.

John and Joseph Summers (Now is the winter of their discontent) have had to pay ten shillings and costs each on the order of the Barnsley magistrates "for stealing two sticks of growing rhubarb." To be sure, Barnsley is so full of coal that if everybody in the town were to steal two lumps, it would not make much difference to the available supply, but if everybody were to steal two sticks of growing rhubarb it seems probable that in a very little while there would not be enough left in Barnsley to make a pie. A correspondent takes the view that 5s. a stick is an exorbitant charge even for this delicious plant, but if the magistrates consider that these nefarious attacks on Barnsley's rhubarb are calculated to depress an infant industry, what can we say by way of expostulation, admonition, criticism, or denunciation? By virtue of its rarity, rhubarb must be one of Barnsley's most sacred possessions.

A Quaint Competition.

The *Daily Mail* flying contest no doubt revealed skill and endurance, but we think there was something absurd, almost unsportsmanlike, in preventing the competitors from racing along at they pleased. You might just as well stop the horses in a race every few yards and make them begin again, for purposes of gate-money. Indeed, to complete the analogy, you would have to take them back to their stables and give them corn during the intervals. Anxiety to guard against accidents is all very well, but it seems unfair to the bolder competitors that they should be restricted to the methods of the more timid ones. Still, all honour to our contemporary upon its splendid enterprise.

Better Than the Reality.

We were amused to read in a daily paper that visitors to picture-shows were "really better off than most of those present at Carnarvon itself," in respect of the Prince of Wales' investiture. According to this theory, no one should trouble to see any historical sights in future, but be content with the products of the cinematograph. No doubt the operators do choose the most interesting aspects, but they cannot reproduce the enthusiasm and excitement of the scene. They may give us colour, but not local colour; besides, if everybody followed this advice, there would be very little for the photographers to photograph. A procession would lose a great deal of its interest if there were no crowd looking on.

Fall In—or Fall Out.

Certain Willesden District Councillors are gravely concerned because the band in Gladstone Park, the other Sunday evening, played "Fall in and follow me," and in future all programmes are to be closely scrutinised. One member had the temerity to say he thought the music referred to was as good as that of some of the hymns, which shows at least a division of opinion, and makes us rather anxious about the poor fellow who is to be the censor. Seeing that after a very stormy meeting the chairman of the Council complained of the waste of time in the chamber by the persistent "gab, gab, gab" that went on, and that he was met with the retort that business would be expedited if he "gabbed" less himself, there could hardly be any objection to the tune being altered to "Fall out and follow us."

Worldly.

From recent meetings of Sunday School teachers, church officers and church members it appears that the Hounslow Undenominational Church deprecate the "undisguised worldly entertainments" of operas, tableaux, whist drives, concerts, etc., "being sponsored by neighbouring churches." How dare they interfere with our friends' collection box!

Pleasures in Playhouses.

A playgoer has been relating an unusual experience. Just as he was growing interested in the development of a drama, comic relief was supplied by a lady immediately behind him. Out of kind consideration for the comfort of the house, she removed her tea-tray hat, and tried to pin it to the back of the seat in front of her. Unfortunately, however, she pinned it into the flesh of the occupant of that seat, to his great surprise and discomfort. This reminds us of a little incident which once occurred to ourselves. Feeling, naturally, somewhat drowsy, we put up our foot between the seats of a happy pair. The result was that, all through one act, our patent leather shoe was tenderly caressed by a big brawny hand. Our drowsiness vanished like a flash; we politely endeavoured to return the affectionate pressure with our toe, and our merriment soon grew so demonstrative that the players imagined they must at last have scored a success. The victim, however, did not enter into the spirit of the fun quite so enthusiastically. In fact, his manners left much to be desired.

More Whitewashing.

A strange point has arisen at Paddington. A lady, who is not superstitious herself, found that the number 13 on her door kept away prospective lodgers, so she altered it to 12a, and now various local authorities intend to come and change it back again. This sounds to us illegal. Local bodies may be entitled to insist upon particular numbers as official designations, but may they come and paint things on our doors against our will? By the London Building Act, 1894, they "may order that any house or building in any street shall, for the purpose of distinguishing the same, be marked with such numbers as they shall deem convenient for that purpose." Yes, but nothing is said about the door. They may give their order, and the landlady is at liberty to put up the number where she pleases, say, at the foot of the area railings. Anyhow, this would be an interesting case to take up to the House of Lords.

Bisley Bungling.

But for the sake of appearing ungracious towards Her Majesty, more would probably have appeared in the press concerning the amazing way in which the new "Queen Mary Prize" at the Bisley meeting was jumbled up from beginning to end. One could hardly have expected anything else from a meek and lowly National Rifle Association and an autocratic Army Council (who are confidently expected to gobble up the said Association at the first favourable opportunity) attempting to run the show together. Almost every week since the beginning of the year, when the competition was first announced, the regulations have been altered, until nobody knew exactly what they were, and the range officers are scarcely to be blamed for the fact that different squads shot under different conditions in a sort of "go-as-you-please" fashion. Then three successive winners were announced to the press, and may be the right one has not been found yet, for a most absurd prospective regulation is attached—the winner must promise to do eight more days in camp this year, and should death or sickness, or any of the ailments of earth intervene, there is another deadlock.

"Tabloid Tales."

We are pleased to see that the critics agree with us regarding the merits of Louise Heilgers' "Tabloid Tales." They are published by Messrs. Odhams at 1s. net—and are certainly good value for the money—being just the thing for holiday reading.

THE GREAT UNKNOWN.

From the Report on Unclaimed Balances just presented by the Canadian Minister of Finance, it appears that the twenty-six banks in the Dominion held on December 31st last $638,441.07, the property of persons who had not for five years and upwards operated upon their accounts. In this country there are 312 banks, almost all of them very old-established, and many of them gigantic concerns, possessing scores and hundreds of branches. The unclaimed money in the Canadian banks must, therefore, be but an infinitesimal fraction of that held by those in this country. Should our Unclaimed Balances Bill become law, and such amounts be set free for public purposes, O what would the harvest be!

SITTING AND STANDING.

A learned writer suggests that the House of Lords is entitled, according to various precedents, to refuse to allow peers to sit. But the question now is, shall they in future parliamentary elections be allowed to stand?

ABOLITION OF THE DRAWING ROOM.

Mr. John Burns, who has often declaimed against the fetish of the front parlour, has probably sanctioned the Portsea Improvement Scheme with special satisfaction. "Twelve of the houses will be on an original plan, with one large living room, thus eliminating the average artisan's drawing-room." What the average artisan's wife will think about it remains to be seen. She won't have a single room in the house which she can reserve for Sundays.

THE REAL QUESTION.

Shall the Lords be *de facto* or *de functo?*

Postscript.

The sympathy for our Editor over the result of the recent Appeal is really remarkable. As we go to press telegrams are pouring in by the hundred; and he is too overcome with gratitude to be able to say more than "Thank you all."

THE ONLY WAY.

"John Bull's" Biscuits.

For stating (according to "The Standard"): "Peace is the first condition of continued prosperity. FORTUNATELY, *there is no reason to fear that such a* CATASTROPHE *is imminent,"*

Mr. LLOYD GEORGE
TAKES THE BISCUIT.

For the following paragraph: "An interesting CEREMONY *took place at the Prince's Ladies' Golf Club yesterday, when* MISS GRACE LANGLEY *was presented with a diamond and* PEAL *necklace, subscribed for by members, as a mark of their appreciation of* HER SERVICES *in the* 16 *years during which* HE *has acted as hon. secretary of the club,"*

THE BRISTOL EVENING NEWS
TAKES THE BISCUIT.

For stating in its Parliamentary report that: "Several members DOSE *together, and shouted questions at the Speaker,"*

THE WESTERN DAILY PRESS (Bristol)
TAKES THE BISCUIT.

For stating (according to the "Daily Mail") that: "I can equally appreciate the view of those who consider it their duty to apply their ears to the GROUND *merely to register the throbbing* HEART-BEATS *of the people,"*

Mr. ARTHUR LEE, M.P.;
TAKES THE BISCUIT.

For stating that: "The second watch of H.M.S. New Zealand proceeded on a five YEARS' *manœuvre leave yesterday,"*

THE WESTERN DAILY MERCURY (Plymouth)
TAKES THE BISCUIT.

*For the following paragraph: "*TWENTY-SEVEN YEARS' CRUISE: *Mr. J. B. Hammond, millionaire inventor of the typewriter, who is 73 years of age, has left New York on a* TWENTY-SEVEN YEARS' CRUISE."

THE MANCHESTER EVENING NEWS
TAKES THE BISCUIT.

For stating in its account of the recent air race, that: "Half-a-dozen of the bystanders HELD BACK THE MACHINE, *and at ten minutes past three the daring Frenchman (Beaumont) started down the field. He soon rose and then* EVERYONE HELD HIS BREATH,"

THE EVENING NEWS
TAKES THE BISCUIT.

For stating in a paragraph regarding the rumoured intention of the Prince of Wales to visit Canada, that he "would probably not leave CANADA *without paying a visit either to* WASHINGTON *or* NEW YORK,"

THE GLASGOW NEWS
TAKES THE BISCUIT.

For stating that: "On behalf of this party Col. Boles asks you to vote for him to-day. What is the state of his Party to-day? It is a LEADERLESS *army—fast developing into a rabble. Its* LEADERS *are irresolute, their counsels are divided, and mutiny is in their ranks,"*

THE MORNING LEADER
TAKES THE BISCUIT.

For stating that: "How many aeroplanes there are in the world to-day it would be IMPOSSIBLE TO SAY. *By some the number is said to be* EVEN GREATER,"

THE DAILY MAIL
TAKES THE BISCUIT.

For stating that, when one of the aviators restarted he "went off like A BOW FROM AN ARROW,"

THE DAILY MIRROR
TAKES THE BISCUIT.

For stating that: "The cash box containing LAST NIGHT'S *takings at the Royal Italian Circus, Exeter, estimated at £80, was* YESTERDAY *found to have been broken open,"*

THE PEOPLE
TAKES THE BISCUIT.

MY BIG FIGHT—SECOND ROUND.

BEATEN ON POINTS, BUT NOT KNOCKED OUT—FINAL ROUND TO BE FOUGHT IN THE HOUSE OF LORDS.

I must admit that they were speculations. I ran the risk and must not now complain of the result. (*Extract from letter written by the late Mr. Master, 16th February, 1907.*)

I had frequent discussions with Mr. Master on business matters. I found him competent to understand the transactions he had entered into. He never at any time complained that Mr. Bottomley had made false representations to him. Nor did I, on his behalf, ever make any such allegation. (*Extract from evidence of Mr. E. F. Hunt, Mr. Master's Solicitor.*)

It is quite clear that Mr. Master was a gambler—and a very shrewd gambler. It is equally clear that he knew what he was doing. (*Lord Justice Vaughan Williams.*)

Was called upon by a firm of solicitors to get information re Bottomley, but they did not get much from me. (*Extract from Mr. Master's Diary, January 9th, 1909—two years after his transactions with Mr. Bottomley.*)

In a Court of Justice, as distinguished from a Court of Law, the above statements would have been sufficient answer to a charge, launched by the deceased's relatives, that I had deceived the late Mr. Master in connection with certain business transactions nearly five years ago. But a Court of Law can tell a man that he has been defrauded even though both he and his solicitor say that he has not. Just as a doctor can tell that you are dangerously ill when you really feel quite strong and well.

It is really wonderful what these clever judges, and doctors, *can* do. But, like a coroner sitting on a corpse, they sometimes call in a jury of laymen to assist them. And in my case, we had a special jury—*very* special. It comprised three "lodging-house keepers" and a "boot repairer"—a little foreign gentleman who may be seen any day sitting at his bench in Soho, still wondering what the case was about and telling a curious crowd that he is "ver' sorry for Mr. Bottomley—but the Judge he did say many tousands of pounds, and we must do what the judge say."

Still we must all respect the Law—especially those of us who are concerned in its making. And so, when I heard the verdict, I knew that Mr. Master and his solicitor were wrong and that he *must* have been defrauded.

But then I remembered that there is a Court of Appeal. You see, it is one of the many ironies of our legal system that whilst every citizen of the realm is supposed to know the law (and cannot, therefore, plead ignorance of it as a defence), the Judges are not. First, we have a Divisional Court to put minor judges and magistrates right; then we have a Court of Appeal to put the High Court Judges right; and then a House of Lords to put the Appeal Court right—and I am not sure that we have not a higher tribunal to check the House of Lords. So I went to the Court of Appeal, and asked them to say that the Lord Chief Justice "misdirected" my special jury; that its verdict was perverse; and that Mr. Master's counsel so conducted the case as to render the verdict unsustainable.

In the end I decided only to ask for a New Trial—on the ground of misdirection and of the misconduct of Counsel. My reasons for adopting this course were twofold. First, it was obvious, after the way in which Mr. Gore Browne, K.C.—who had been brought in specially to argue the Appeal—put the matter that I could not successfully contend that upon his interpretation of the documents the jury were not entitled to draw certain inferences. Had the Plaintiff's case been shaped in the same way at the trial, I should certainly have gone into the witness-box—and the desire to do so at the new trial was my second reason for limiting the scope of the appeal, and not asking outright for judgment.

For a whole week, in the temperature of a Kew Gardens hot-house, I wrestled with the Court—and to-day, Monday—just as we go to press, I am scribbling these lines to record the fact that in the second round of the contest, although not knocked out, I have been beaten on points.

Lord Justice Vaughan Williams, the veteran President of the Court—and, perhaps, the finest lawyer now on the Bench—declares I am entitled to a new trial, upon both my grounds of complaint. On the other hand, Lords Justices Moulton and Buckley are of the contrary opinion. The latter, in a way, is with me on the ground of misdirection, but he does not think the harm done was sufficient to justify the setting aside of the verdict. On the question of Counsel's conduct, they both excuse it as not being more than a breach of good taste.

And so the matter stands—till the third and final round, which will be fought in the House of Lords.

"A Substantial Wrong or Miscarriage."

Let us now glance at the actual finding of the President of the Court. He found in express terms that there had been a "substantial wrong or miscarriage" at the trial. He was of opinion that there was "no evidence of the alleged specific misrepresentations," and that the Judge had failed to properly direct the jury as in the real issues in the case. He was further of opinion that there had been

"Grave Misconduct of Counsel,"

and that the verdict had been, or may have been, influenced by the improper language of the Plaintiff's advocate. And, in these circumstances, he thought there should have been a new trial.

The Other Judges.

The other judges spoke more of the moral than of the legal aspect of the case—Lord Justice Buckley being particularly down upon me on what he conceived to be "the facts"—although I have never yet had the opportunity of giving my version of them. I rather protested against this, considering that I am still asking for, and confident of obtaining, a new trial, and that such an *ex parte* expression of opinion on the merits was calculated to prejudice the jury. But Lord Justice Buckley said he had done it "deliberately"—a strange admission, as it seems to me. Still, there it is—and between now and our next issue I must consider the situation. There is no time to-day to say more than "Thank you—Thank you—Thank you, one and all"—for the messages of sympathy and confidence and kindly suggestion which, as I sit at my desk writing these lines, are flowing in upon me.

"MR. BOTTOMLEY UNMASKED."

AN ANSWER FROM THE MAN IN THE STREET.

Our recent article under the above heading has brought many letters, and we cannot refrain from publishing the following:—

Is there anything more painful for mankind to read than an explanation from a man, trying to do good, giving out to the world that he means well? Perhaps there is just one thing, and that is that it should be necessary.

Make no mistake, John (for that is what we all call you), you will not "get there." Don't imagine there is a possibility or the rebuff may dishearten you. The principles that you are laying down are admitted by all right-thinking men to be sound and the greatest from the political point of view that man could maintain. Sum it all up as a creed that man should work for men. Do you realise what it means for anyone to absolutely root out the prejudices of generations? Do you in your enthusiasm imagine that it can be done in a year or twenty years?

No, John; you will never "make good." But your principles will, and years after you have left all the troubles of journalism, politics and the law courts, a Business Party will rule in Parliament and mankind will tend mankind. There may be a few on that bright day who will say, "What a pity Bottomley is not here now—wouldn't he enjoy the results that he strived so hard 100 years ago to attain?" But even if such were possible it would all tend against the attaining of your objects. The name of Horatio Bottomley is not to the advantage of obtaining the results you aim at, for the simple but powerful reason that there are thousands of ignorant people who believe that the many statements made to your detriment have at least a substratum of truth in them. How many, let me ask you, read the dictum of your opposing Counsel in the case of Curtis *v.* yourself. And then how many of that number know that it was merely a forensic trick to obtain a verdict? There is proof that such things stick by the verdict that was returned. Again, your article makes a point of the quarter of a million that you have given away. What is the retort to that on many sides? "Ah, why did he give it? Why?"

You would have done far better to have kept every cent in your pocket and then have enjoyed the respect meted out to those who have ground their wealth out of the poor and dwell in the piles of someone else's ancestors. Had you have kept every penny to yourself and just kow-towed to the powers that be, it would have been impossible to have passed you by when portfolios were handed round.

The man in the street does not think Bottomley a rogue, not even with "merry" as a prefix. If he studies the matter right he can only come to one conclusion--*i.e.*, that Bottomley is a genius in many things, a cute financier, wonderful orator, but a fool of the most extravagant type.

Look you: Take those poor souls who have reaped the benefit of your appeals to charity in the columns of JOHN BULL. They look on you as a wonderful man, kind and generous. They will always have a grateful feeling towards you, and rightly so. But it was not your money. Do you think there is one-thousandth part of the gratitude felt towards you for the quarter of a million of your own money that you gave away, almost indiscriminately, that there is for the thousand, say, that you have distributed that came from other people's pockets?

No, John; you will never "get there." But by keeping up your struggles and showing that same spirit of fight that Bradlaugh showed, you will so firmly plant the roots of the principles you aim at that by-and-bye the fruit will be ripe for the plucking, and those who come after you will have the benefit of it.

You are not a rogue. You are too soft to be a rogue. You are just a human fool, a man whose big heart has robbed him of the power he might have wielded. Would to God we had a few more fools of the same description. Keep at it, John, don't let any temporary reverse set you down. The harder you work the earlier the result will be felt, but it will be after your time—a long while after.

And, finally, John, keep away from that "alone." It is that which breeds despair. Nail that mask on, and who knows but what you may forget it is a mask?

THE DIARY OF A REVOLUTION.

By S. P. S.

Jan. 1.—Nine Cabinet Ministers simultaneously break out into a challenge to the other party to "come on," making mysterious references to 500 peers.

Jan. 24.—Four "leaders" of the Opposition take up the gage, declaring intention of fighting to the last ditch.

Jan. 25.—Daily papers announce Revolution begun.

Jan. 26.—Mr. Lloyd George and Mr. Balfour play golf together, spending the week-end at Lord Codem's.

Feb. 15.—Mr. Asquith declares positively that he means business.

Feb. 20.—Mr. Balfour delivers a smashing speech in the City denying to the Prime Minister the common qualities of manhood or the respectability of an African Bantu.

Feb. 21.—The Prime Minister and Mr. Balfour open Lady Fudge's Tenth Annual Charity Bazaar, ecstatically rejoicing that the conditions of the Party System in these tight little islands do not interfere with social amenities.

March 10.—Mr. Winston Churchill addresses the Pudsey Liberal and Radical Club on the grave political crisis, heaping the entire responsibility for the forthcoming horrible scenes on the heads of the Peers, but especially on the head of Mr. F. E. Smith, whose manners are about equivalent to those of a human of the Post Pliocene period.

March 20.—Mr. F. E. Smith publicly calls Mr. Winston Churchill a betrayer of the national liberties and draws a comparison between him and Peter of Servia.

March 21.—Mr. F. E. Smith and Mr. Winston Churchill go for the week-end to Lord Lullem's country residence, several interesting snap-shots for the pictorial press being taken, one of Mr. Smith giving Miss Diana Churchill a piggy-back, another of Mr. Churchill playing marbles on the lawn with Master Smith.

April 1.—Mr. Asquith hints to Mr. Balfour that somebody ought to do something to get a move on the Revolution.

April 6.—Commons send up to the House of Lords a Bill to Whitewash the Dome of St. Paul's Cathedral, drawn up by Mr. Masterman. Five Cabinet Ministers state that they stake their all on this Bill, and that if a single capital T is altered they will at once advise the creation of 500 peers.

April 10.—Innumerable members of the Opposition decide that the House of Lords, as the sole remaining barrier to check the forces of revolution and Empire disintegration, have a plain duty before them of rejecting or radically amending the Bill to Whitewash, &c.

April 20.—Lords propose to amend the title and purpose of the Bill by substituting "Distemper" for "Whitewash."

April 21.—Every newspaper announces "The Crisis."

April 30.—Mass meeting in Albert Hall of Liberal M.P.'s and supporters to consider composition of the 500.

May 15.—Application forms for Peerages ready.

May 20.—Government give notice of June 1st being the last day on which applications for peerages may be handed in. For places abroad the last day June 10th.

May 30.—Lords propose to amend Clause I. of the Bill to Whitewash, &c., inserting "and" for "but."

June 1.—Every Cabinet Minister makes a speech stating full cognisance of selected applicants for coronets.

June 15.—Applicants interviewed at No. 10, Downing Street, in batches of 50. Special excursions to London.

July 1.—Final week of Lords' debate begins. All the daily newspapers enlarged to mammoth proportions.

July 2.—Mr. Balfour creates a sensation by publishing his intention of immediately going to spend his holidays at Timbuktu. Newspapers declare the crisis is over.

July 3.—Mr. Asquith asserts he will shortly leave for the Fiji Islands. Newspapers repeat that the crisis is over.

Jnly 4.—Secret conclave of ten rebellious peers under Lord Dyard held at dead of night in Epping Forest. The newspapers confident the crisis is nearly over.

July 5.—99 Peers, marshalled by Lord Johnathan Hym-Broke, hold a solemn assemblage at Kennington Oval to decide their action, being moved on at dusk.

July 6.—House of Lords pass the Bill in its original form. Newspapers announce there is no crisis.

July 10.—Hyde Park demonstration of disappointed Peerage applicants unanimously execrating Mr. Asquith as a backslider and the House of Lords for passing the Bill.

July 20.—Commencement of the dog-days and retirement of everyone. This year's Revolution is over.

"MURDER WILL OUT"!

A STARTLING CONFESSION BY AN ACQUITTED MAN.

Murder may pass unpunished for a time,
But tardy justice will o'ertake the crime.

On Friday, July 21st, a young man named George Valentine Jeffray Vernon, called upon us and told us the following amazing story, which we reduced to writing and allowed him to sign, as he said it would ease his troubled mind :—

"I am," said he, "the son of the well-known Middlesex cricketer. I was at the time I speak of under 25 years of age. My life had been a stormy one. I joined the *Britannia* in 1901, and was in her about 18 months. I was then appointed to *H.M.S. Grafton*, the flagship at Esquimault. I served there as a naval cadet until May, 1903, when I deserted at San Francisco. Influence got my pardon from the Admiralty, and I was sent out to a fruit farm in California, where I remained eight or nine months. Then I went to the Coldstream ranch, the property of Lord Aberdeen. Remaining there a few months, I returned to England, and influence got me a position in the Rhodesian Police, but I left after a few months' service with a 'fair' certificate. In 1908 I went to Canada for a few months and then back to England. Last year I was sent out to Queensland and got a berth on the Doondi Station, belonging to the Australian Pastoral Company, my uncle being chairman of the company. It was on this station that the events of which I am about to speak occurred.

"On September 23rd last, the manager of the station, Mr. Higginson, was away, and the only persons at the station besides myself were the cook, named Burdikan, and his wife; the gardener, John Neil; a man named Drew;; and a half-caste boy called Bourram. About midnight the cook, as he thought, heard cries in Neil's room, which was very near his own, and on going to see what was the matter, found Neil lying between the two beds in a welter of blood, there being no one else in the room, or within sight. Of course, everybody was immediately aroused. The Chinese store was broken open to get some whisky, and a man rode off for a constable and a doctor.

The Arrest.

"However, after taking a considerable quantity of whisky I went to my room drunk, and was only aroused next morning about mid-day, when a constable told me he was arresting me for a brutal outrage on the gardener, Neil. Meantime, Neil had been taken by cart to a hospital at St. George's, some 18 miles from the station, where four days later he died. Thereupon I was charged with wilful murder, and on February 10th last was put on my trial before His Honour the acting Chief Justice, Mr. Justice Real, and a jury. The trial lasted 14 days, and the Public Prosecutor seemed strangely unwilling to press home the evidence against me, but the Judge was dead against him. It should be said that the murdered man stated in his dying deposition that he could not recognise the person who attacked him, but that the weapon was a cricket bat. Ultimately the Jury, after considering the matter for some 18 hours, returned a verdict of 'Not guilty,' and I became a free man once more. A point in my favour was the evidence that, having regard to the pitch of the room, it would have been difficult for the wounds from which Neil died to have been inflicted with a cricket bat." (Upon looking up the Brisbane papers, we found a full report of the trial and that Vernon's description of it tallied in all substantial particulars with the facts.)

"I Committed the Murder."

"Now," said Vernon, "I am the man who was in the dock for 13 days and who was acquitted at the end of the trial. As a matter of fact, I committed the murder. It was said by one of the witnesses that on the way from Neil's room to my own I confessed that I had attacked the old man. This I denied at the trial, but it was quite true. At the trial no motive was suggested for the murder, but the facts are these. On the night in question I was with a woman. She was in my room when Neil called for his orders for next day. This was about 9 o'clock in the evening. At midnight I went over to Neil's room and I asked him if he intended to tell Mr. Higginson what he had seen. I had my cricket bat in my hand, and I said, 'Now, look here Jack. Are you going to tell Mr. Higginson this in the morning?' He said, 'Yes, I am. I think it is a damned shame that young fellows like you should take advantage of working men's wives.' I said, 'Well, are you quite sure you are going to do this?' 'Yes,' he said, 'quite certain.' 'Well, then,' I said, 'you can go to Hell,' and I hit him on the head. My nerve failed me. I did not hit him hard enough, but I pulled myself together and hit him about ten times, when I thought I had finished him. He was an old man, over sixty years of age. I then set fire to the room and went out. I went over to my own room and found that my pyjamas were smothered in blood, so I wrapped them up in a packet, then put them into some sacking with screws and nails, and threw them into the river just outside my room."

Intended Flight.

Such was the story told to us by Vernon. "Now," said he, "I think that will make fine copy. You can use it and state what I have told you, provided you do not do so for a week. I am sick of things here. I have been at the Keeley Institute ever since I returned to England by the P. and O. boat a fortnight ago, and I am stuffed full of drink and drugs. I intend to cut myself free of all my relatives and friends and to go with a girl who is very fond of me to British Columbia. What we shall do afterwards does not concern anybody but ourselves."

Before accepting so extraordinary a story we naturally required strong confirmatory evidence, and this he offered to give us. He showed us a large number of private letters, which bore out his statements in every respect so far as his relations and present intentions were concerned, and he reminded us that, as he had been acquitted, we should not be impeding the course of justice by allowing him to leave the country without informing the police.

Vernon seemed greatly distressed after unburdening himself, and in leaving the room he said to us, "Well, look out for to-morrow's papers." We did not at the moment pay much attention to this remark, but strongly advised him to return to the Keeley Institute, to remain there until the course of treatment was completed, in any event to do nothing rash, but to communicate with his friends, who, we had no doubt from what he told us, would find the necessary funds to give him a new start in life. He looked at us in a strange kind of way, and whispered, under his breath, "Wait till to-morrow, and see."

The Sequel.

In *The Times* of the following Tuesday there appeared the following paragraph :—

> Suicide at Victoria Station.—An inquest was held at Westminster yesterday concerning the death of George Valentine Jeffray Vernon, aged 25, son of a former Middlesex cricketer, and lately living in Elm Park Road, Chelsea, who shot himself at Victoria Station on Friday. Mr. Alexander J. Webbe, of Eaton Square, Mr. Vernon's godfather, said he was at one time in the South African Police and had been to Canada and Australia. By his own free will he recently entered a home for inebriates in West Bolton Gardens. He had been depressed in regard to his future prospects, and was most anxious to be cured of his drinking habits. Other evidence showed that on Friday Mr. Vernon purchased a revolver and cartridges at the Army and Navy Stores, giving the name of a cousin, whose name he signed. He then went to Victoria Station (S.E.and C.R.) and later was found shot in a lavatory. The jury returned a verdict of "Suicide during temporary insanity."

BACK-DOOR NUISANCES.

ANOTHER WARNING AGAINST "THE BIBLE TRICK."

We have received a complaint regarding Roberts and Co., of 4, Eton Street, Richmond, the Bible touts. In May last, a canvasser presented himself at the back-door of a house, and endeavoured to peruade a servant to purchase a Bible for £2 10s. The girl says she declined, but was induced by the canvasser's persistence to allow him to leave it, she signing "a card giving an undertaking to deliver it up in seven days," within which time, he said, he ventured to hope she would change her mind and decide to purchase. He did not return at the end of the week, but there arrived a subscription card and letter thanking the girl for her "esteemed order," etc. A relative wrote Roberts and told them the facts—but still the Bible was not fetched away, and repeated applications were made for instalments. A fellow-servant, who had witnessed the transaction, wrote to Roberts explaining the circumstances, and the Bible was returned carriage paid. Thereupon Roberts replied that it was at their offices at the girl's risk and expense, and that proceedings would be taken for the instalments as they became due. They sent what purported to be a copy of a contract which she had signed, but in which her age was given as twenty-four (she is thirty) and her private address as at a place at which she never lived. Roberts said that they "do not think a judge will, for one moment, believe the girl's statement." As a matter of fact, the story she tells to us is identical with that we have received from several other victims of backdoor touts—and appears to be one of the stock tricks of the trade.

HARASSING HASTINGS HOLIDAY-MAKERS.

ABSURD BY-LAWS AGAINST CHILDREN BATHING.

Shortly after seven o'clock one recent hot morning, three children (all under six years of age), stopping at a boarding house on the Marine Parade, Hastings, dressed in full bathing costumes, with long dressing gowns over them, crossed the road and went in for a swim, leaving their gowns on the beach, in charge of their father and aunt. On coming out, the little group was stopped by a constable, who asked for their names, addresses, and ages. The sequel was that the gentleman received from the Chief Constable a letter informing him that his three sons "were found bathing from the Beach *with* machine or tent," and acquainting him that the "facts disclose an offence against the provisions of the Corporation By-Laws, and that in the event of a recurrence it will be the duty of the police to institute proceedings against you."

We pass over the carelessness displayed in this letter, and would point out to the official that there is a public bathing station (mixed) in the next groyne, some fifty yards away—so apparently the only real objections to these small children enjoying themselves in the water were that some technical dry-as-dust by-law had been infringed, and the bathing machine proprietors had been deprived of a fee.

RECRUITS FOR BIRMINGHAM POLICE.

OFFICIAL CALLOUSNESS.

Frederick George Williams served in H.M. Navy for a period of five years. Before leaving the service he made application to be admitted into the Birmingham police force. A paper containing a number of questions was sent to him to fill up. These he seems to have answered n a satisfactory manner. One of the questions definitely asked if, after leaving the service, he would come on the Naval Reserve. This he answered in the affirmative.

In the course of a few days he received a letter, stating that a personal interview would be necessary, and in consequence proceeded to Birmingham from Portsmouth—paying his own fare.

On arrival he found thirty-five other candidates. He was medically examined and found "fit." Then he was asked about the Naval Reserve. "How many days a year will you require?" asked the Inspector. The answer was "Seven." "Then," said the Inspector, "I'm afraid this will clash with our interests"; and Williams was rejected.

We consider this to be a piece of callous behaviour on behalf of the Birmingham Police authorities.

TRAINS AND TUNNELS.

HOW A SERIOUS ACCIDENT WAS NARROWLY AVERTED.

We are informed that upon the occasion of the annual excursion of Messrs. McCorquodale and Co.'s employés and their families to the Crystal Palace, on July 22nd, a London and North Western special train, fresh from the works, comprising a few six-wheeled carriages and three 60 ft. corridor coaches, left Wolverton Station at 8.25. a.m. All went well with the party until Willesden Junction was reached, where the train was to leave the main line. As it was about to start, a porter called the attention of a superior to the difference in height of the ordinary carriages and the corridors—the extra convex roofs of the latter appeared to stand a good six inches above the others. Upon being run under a gauge, these coaches were found to be more than the standard height for bridges on a branch line, and were thereupon ordered back to the works, the excursionists proceeding by a North London Railway train.

Had the original train proceeded on its journey without the mistake being discovered, a serious accident would have been inevitable. Surely it should have been the duty of someone at Wolverton to have satisfied himself that the train, as made up, would safely pass under the bridges!

A CURIOUS OFFER.

A WORKHOUSE INMATE RECEIVES TEMPTING INVITATIONS.

A member of the Veteran Reserve has received a letter from Mr. James Wilson, described as Organising Officer of the National Reserve, London Veteran Section, which says:—

> I beg to inform you that arrangements have been made with the managements of Earl's Court and Festival of the Empire to admit members of the Veteran Reserve at half-price on presentation of their badges. Also that accommodation will be reserved in the enclosure for members of the London Veteran Reserve who are desirous of attending the inspection by the General Officer commanding the London District of the Infantry of the Honourable Artillery Company and the 1st London Division Territorial Force in Hyde Park, opposite Grosvenor Gate, at 7 p.m. on Saturday, July 15th. Please let me know as early as you can if you are desirous of attending.

Through no fault of his own our correspondent is in the workhouse, and has been there for some time. Doubtless by an oversight, Mr. Wilson did not realise, when addressing his envelope, the fate which had overtaken the person for whom his letter was intended. Now that he has become aware of it, perhaps the body he represents may be able to do something for an unfortunate, but worthy, veteran.

A GRUMBLE FROM FULHAM.

GUINNESS TRUST HARDSHIPS.

A resident in the Guinness Trust Buildings, Fulham Palace Road—which purport to be for the poor working classes of Hammersmith—asks whether we think it fair that a tenant, wishing to transfer to another flat in the same building on account of his own rooms being done up, should have to pay a fee of 4s. 1d. Another grievance is, that every six weeks the tenants have to clean the windows, a landing and staircase about thirty feet long, and to wash the paint. This entails the women sitting on the outside of the window-sill seven storeys up.

TOO MUCH MUSIC.

SINGULAR REQUEST FROM THE 3rd RIFLE BRIGADE.

We have received a very original petition, signed by a company of soldiers of the 3rd Rifle Brigade, stationed at Tipperary. They complain that the regimental band is a nuisance. Here is a week's programme: Two nights a week the band plays at the officers' mess from 7.30 to 10.0; after Church Parade on Sunday for one hour; daily on Guard Parade for half-an-hour, and every Thursday evening for two hours in the barrack square, "for the pleasure of the regiment." To make matters worse, it practises for two hours daily. Our petitioners ask us to place these facts before Lord Haldane, with a view to getting rest for the weary unwilling auditors.

But what about the poor bandsmen?

THE MIDLAND RAILWAY FRIENDLY SOCIETY.

SOME QUESTIONS TO ITS MANAGEMENT.

By Our Special Commissioner.

I have had handed to me for perusal some copies of the official balance sheets of this Society, and was at the same time given to understand that there was a feeling among the employés that there is considerable room for improvement, especially when it is borne in mind that this is not a profit-making concern, but is supposed to be run for the benefit of the men, as a provision against sickness, accident, etc.

A perusal of the accounts brings to light some curious facts. The most notable one is the item of investments. This amounts to the enormous sum of £798,000 and is increasing year by year, by leaps and bounds. There was added in 1910 the sum of £32,444, which works out at nearly 19s. per member (there are 34,490 members). Why the poorly-paid railwaymen should be mulcted to such a tune every year is a bit of a mystery. These invested funds produce in interest £29,000, and as the sum received from members is £52,635, it clearly shows that on this item alone it would be possible to reduce the payments of the members by more than one-half weekly and still the Society would make a good profit, for there are other sources of income.

There is also a balance on the right side from the Management fund (to which the members pay ½d. per week) of no less an amount than £4,697, and in this department there is no liability for sickness, etc., therefore no necessity to show a surplus at all.

How Liabilities are Reduced.

On pages four and five there appear the following rather strange items:—

An out-member who had been on the funds many years was specially examined. The medical report stated he was able to work, declared off the funds accordingly, and ceased membership. *Estimated saving*, £150.

An injured fireman would have been a permanent charge on the funds. Work was found for him. *Estimated saving*, £120.

An out-member who was *an undesirable*; agreed to commute. Estimated liability if he had not commuted, £130.

A member who would have been a great charge against the Society agreed to commute. Estimated relief to the funds, £220.

A member subject to fits desired to commute. The Society was *relieved of £300 liability*.

A member on the funds from accident, desired to commute. *Estimated saving* of £320 to the Society.

There are a number of others of a like nature, and one cannot but form the opinion that these cases did not get the sums to which they were entitled, or how could there have been such large amounts "saved"?

Another hardship complained of is the fact that it is compulsory for every employé to join irrespective of the fact that he may already be a member of some other Society giving like benefits. He must either give up the latter or pay to both.

I recommend the management of this fund to get an actuary to go through the Society's books, with a view to fixing a weekly payment from the men a little more in keeping with the benefits received. There is evidently a large overcharge somewhere, especially as on pages 18 and 19 of the report it is shown that for the last six years (with one exception—1909—when it was 29.7) over thirty per cent. of the receipts has been annually added to the reserve. If this goes on much longer there will be enough income from the interest to relieve the members from any payment whatever—which will be far from fair to old members who have overpaid in order to build up this colossal reserve for the benefit of those who follow them in the Company's service.

It is significant that "the sum of £193,144 16s. 6d. is on deposit at call with the Midland Railway Company at 4 per cent.," while a further £172,846 has been invested in the Company's stock. By the way, we wonder upon what properties the bulk of the £297,109 "out on mortgage" is secured.

LOTINGA'S WEEKLY.

A Real Sporting Pictorial.

Every Wednesday. One Penny.

OUR PRUDENTIAL EXPOSURES.

A PECULIAR REASON FOR OBJECTING TO A JURY.

From a report in a local paper, we gather that on July 21st, Mr. F. W. Bishop, on behalf of the defendants, opposed at Bridgwater County Court an application for a jury to determine two actions against the Prudential Assurance Company. He said "there was an important reason why the cases set down for hearing should not be heard by a jury. Statements had been made in that notorious paper John Bull about the Prudential Assurance Company. Those statements had not been proved, and it was a question whether those statements would not prejudice a jury. His Honour said he would have given a jury as a matter of course, but Mr. Bishop had brought forward a reason why a jury should not try the cases. . . . A jury is a funny tribunal sometimes. He added that the application for a jury was refused."

Mr. Bishop forgets, or does not find it convenient to remember, that our charges against the Prudential Company rest upon documentary evidence which the Company, in the exercise of its discretion, has not thought fit to challenge.

THE WIDESPREAD NATURE OF THE FRAUDS.

A provincial reader, in congratulating us upon the publication, in pamphlet form, of our Prudential revelations, says that to his knowledge our disclosures are too true for the officials of the Company to contradict. From his eighteen months' experience as a collector—though with another office—he says that the treatment of agents and policy-holders by Industrial Companies is "a scandalous and crying shame," and he thinks that no man who represents such an Office can be both successful and honest.

He found his predecessor had induced many people to take "whole life" policies in respect of persons entirely ignorant of the fact that their existence was the subject of a gamble. One policy he was asked to examine misstated the age by eleven years, thus giving benefit to the extent of £15 12s. instead of £11 4s. The Superintendent, upon our correspondent bringing the matter to his notice, declined to exchange the policy for one on the life of another, as the age of the assured was fifteen years over the limit, the Company issuing such policies only in respect of persons under twenty-one—over that age such transactions were officially styled "illegal." This, of course, had not been pointed out to the father by the agent who got the case. Indeed, the proposer did not sign any form, nor did he really understand the nature of the transaction—he could neither read nor write.

Now for the sequel: About a month ago the son died, whereupon the Office declined to meet the claim, on the ground that it was an illegal assurance.

Business must be obtained from somewhere, and no enquiries are made as to *methods*, so long as a good list is sent in. If a collector has scruples, and consequently cannot make a good return of new business, he is shown a letter purporting to have been received by the Superintendent from the Chief Office, to the effect that he has either got to show a large increase, or he will be asked to tender his resignation; this is the system of all the offices giving their "books" free to the agents.

New men are always compelled to pester their friends to take out policies. The result is that, after the end of the second or third quarter, the "new business" gets each week less and less. Then comes the application of the screw.

THE OFFICIAL SECRETS ACTS.

HOW DO THINGS GET INTO THE PAPERS?

It is to be hoped that Lord Haldane's amendments to the Official Secrets Act will prevent the publication of dimensional drawings and descriptions of Army aeroplanes, such as have recently appeared in the press. There is a notice in the factory at Farnborough that any employé divulging a secret will incur grave penalties. How comes it, then, that the technical drawings mentioned should have been communicated to the press? It would be interesting to know whether anybody has obtained remuneration for them—especially as they are Government property.

RAILWAY DINING-CAR ATTENDANTS.

There seems to be substance in the complaint of the writer of the following letter, who describes himself as a "Dining Saloon Page" on the L. and N.W. Railway. He complains of the rate of wages paid:—

Our weekly wage is 10s. per week, out of which sum 3d. per week is deducted for sick, accident and pension fund. Now the working of the trains is arranged in such a way as to necessitate the staff to lodge in the town in which the train finishes its outward journey. For example, my home is in London, and I have just been told off to work a train from Crewe to Glasgow; this means that every alternate night I shall have to lodge for the night in one of these towns, the lodgings in Crewe amounting to 4s. 6d. for three nights, and 5s. 6d. for the four nights spent in Glasgow, the result is out of 10s. per week one has to pay away 10s. 3d., or, in other words, it costs us 3d. per week for the privilege of wearing the company's uniform. And then the public sing, "Britons never shall be slaves," whilst we are paying to be slaves.

The company provide food when we are on the car, but owing to the fact that you are landed in Glasgow Saturday night, and are not required again until Monday morning, it means one is under further expense to provide himself with food for Sunday.

The public need not be under any delusion as to "tips" so far as we pages are concerned, for these are pocketed by the attendant, who is in charge of the car and receives all moneys from passengers and pleases himself whether he gives the pages, who have done all the "donkey" work, a couple of shillings at the end of the week.

What do the Directors of the L. and N.W. Railway say to this? Surely they cannot think that the wages paid are adequate?

"BOURNVILLE BUNKUM."

THE SECRETARY OF THE TRUST AND A PUBLIC CHALLENGE.

A correspondent, commenting upon the recent letter to us from the Secretary of the Bournville Trust (Mr. Barlow), in which is made the statement that "although there are plenty of houses to let in the surrounding districts, there are often twenty or thirty applications for any house belonging to the Trust that may become vacant," tells us that Mr. Barlow has been publicly challenged in the *Birmingham Daily Post* to state in what district adjoining Bournville there are plenty of houses to let, as well-informed people, living in the neighbourhood, know of none. To this challenge he has not thought fit to reply.

Our correspondent also states that the bulk of the employés of Cadburys are housed by the much-abused speculative builder—not by the Bournville Trust—while a great number of people have recently removed from the "Garden Village" to adjoining estates. He adds that the accommodation of the houses outside is far better than that of those at Bournville; they are good, large, roomy places—houses to live in and not to look at—and are only about half the "Village" rents. The bulk of the houses on the Bournville estate are suitable only for small, well-to-do families.

HALF PENNY STAMPS FOR HA'PENNY.

A FATAL OBJECTION.

A Leicester reader has re-discovered an old notion. It is that the penny postage stamps should be divided into halves by perforated lines, each half bearing the portrait of His Majesty, the idea being that penny stamps only should be purchased, one of the portions being torn off when a halfpenny one is required. Superficially, this looks an excellent idea, but a little examination discloses the fatal objection that unless greater care than is possible in the quickness of the process by which the stamps are cancelled, is taken to see that the marks appear on both halves, it would be possible for dishonest persons to use the uncancelled portion again.

STILL TIME FOR OUR GREAT FREE HOLIDAY SCHEME — SEE PAGE 215.

HUMAN DOCUMENT—CLII.

WORK WANTED—NOT THE WORKHOUSE

We commend the following letter to our charitable readers. We have ascertained that the statements it contains are true, and perhaps the best assurance we can give that the case deserves the help he asks is that we have a letter before us, addressed to him by the Charity Organisation Society, in which regret is expressed that the Society is unable to help him. The letter adds "We should gladly have assisted if we could in any way." The Charity Organisation Society does not say anything of that kind to persons whose claims to sympathy and help are not indisputable:—

I have been out of regular employ[illegible] (3 weeks), owing to heart trouble. I had for some time Guardians for out-relief, which they allowed, applied to the little too. They referred me to the Charity as far as a Society, whom I asked to find me work as a gisation They sent me the enclosed. I went to see them, and mer. ed me my references, extending over five years are sat factory, but they are not a Labour Bureau. I then explained that I thought they may know of some charitable person who would give me employment. They referred me to Messrs. Cutbush and Co., for whom I worked a year and nine months. I have now only one alternative. The relieving officer tells me I will have to go in the house. I enlisted in the 2nd Middlesex Regiment six months before the war in 1899, was admitted to Woolwich Hospital with rheumatic fever October 10th, 1900; was convalescent in about seven weeks and about to be discharged from hospital when I took enteric fever, lost my speech and hearing, and bled from the nose, which was afterwards plugged. I was then discharged from the Army as unfit for further service. After about one year at home on sticks, I got stronger and went to work. After 18 months I got stronger and was told I did not have heart disease, and in 1906 I got married and took up gardening. I am told I should be ashamed of myself having two children, and by going in the house is the only way to stop it. We have not had a decent meal for over ten weeks, and I am run down. Had I the means of pulling myself round again I can, and would, work. If you could grant me a little of your time or send someone to see me at this address, I could explain myself better. It must be this week, as I am to get out either into the street or the workhouse. I am determined I will not go into the workhouse. Why should I at 30 years of age? And had I some good living I could go to work again.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:

CXLVIII.—H. W., 2s. 6d.

CXLIX.—E. B., 5s.

CL.—"Walter," 5s.; W. D., 1s.; A. B., 5s.; E. B., 5s.

CLI.—W. D., 1s.; "In His Name," 10s.; A. B., 5s.; E. B. 5s.

CLII.—"Honest Freemason," 5s.; A. B., 5s.; "Llandrindod," 20s; E. B., 5s.; "Dulcie," 2s. 6d.; N. C. B., 2s. 6d.

P.C. GREAVES.

ECHO OF THE CLAPHAM MURDER.

Immediately after the Police Enquiry following the Clapham murder, P.C. Greaves was removed from Whitechapel and sent to Pinner, which, of course, is a country district. So far as we remember, it was distinctly stated by the Commissioner of Police at the time of the Enquiry that Greaves should not suffer in his professional career for the evidence that he had given at the Old Bailey. We put it to the Commissioner that Greaves *is* "suffering in his professional career," and will continue to do so, so long as he remains at Pinner. He is a single man, and a smart young fellow, with ambition. In the East-End of London there is plenty of scope for his energies, but at Pinner, any clod-hopper, so long as he is physically fit, is good enough to patrol the deserted country lanes and footpaths, and an opportunity of distinguishing himself is extremely unlikely.

Greaves is a man who is badly wanted on the London pavements—he is well-educated, sharp, and speaks Yiddish—and so long as he is kept in the country it is not only a punishment to him, but a loss to the force.

WHAT IS YOUR NUMBER? SEE PAGE II. OF COVER.

LAW GUARANTEE AND TRUST

INTERESTING PRESENTATION TO MR. BOTTOMLEY.

A pleasing interlude in the [illegible]'s recent [illegible]ouble has been a little fun [illegible] in connection with the trial of the case of Ron[illegible] JOHN BU[illegible]s Mr. Ronald, the Plaintiff [illegible]ember[illegible]ciety—and was also the Law Gu[illegible]neral man[illegible] upon some of the causes the son [illegible]le hi[illegible]was th[illegible]with the result that the case consi[illegible]ociety's faili[illegible]quiry was greatly strengthened. [illegible]full publi[illegible]

In these circumstances some of the principal shareholders in the Society decided to present Mr. Bottomley with a tangible mark of their appreciation of the service he had rendered them, and a few days ago he was presented with a handsome gold cup, bearing the inscription :

PRESENTED
TO
HORATIO BOTTOMLEY, Esq., M.P.,
By a few Shareholders
in
THE LAW GUARANTEE TRUST AND ACCIDENT SOCIETY, LIMITED,
In recognition of Services rendered by him to the Shareholders in the recent Action of
RONALD v. JOHN BULL.

In making the presentation, Mr. S. Seal, Solicitor, on behalf of the subscribers, said :—

> It has been a peculiar pleasure to me to join in the small compliment shown to you for what I would like to describe as unexampled courage in attacking and defeating one of the hydra of the Law Guarantee Society.
>
> I would here like to say that since the result of your action I have been, and still am, in correspondence with the Board of Trade who, as Mr. Buxton told you in the House on the 22nd of May last, were laying a further case before the Law Officers to advise ; and who as Mr. Barnes tells me, are still seeking advice.
>
> In a recent letter I wrote to the Board of Trade, I pointed out that shareholders have been, and are being, ruined or crippled by the failure of the Society, a failure which in its character far transcends the circumstances leading to the prosecution in Measures, Ltd., and the Charing Cross Bank, and yet up to the present time nothing has been done.

The Cup was then formally presented to Mr. Bottomley.

PORNOGRAPHIC LITERATURE.

A WORD WITH THE HOME OFFICE.

If you go into one of the foreign book shops in the neighbourhood of Leicester Square you will see a list of foreign publishers whose books cannot be supplied. Prominent in this list is the name of Mr. Charles Carrington. That may or may not be very well. We can understand that, if a man has a reputation for supplying books which are not quite suitable for reading aloud in Sunday schools, he ought to be discouraged. But Mr. Carrington, English and foreign bookseller, of Brussels, complains that letters addressed to him are confiscated by order of the Home Office. It seems a strong measure to stop all a man's correspondence and take away money which has been sent for perfectly proper books. The Home Office excuses itself on the ground of a certain international treaty which was signed in 1898 for the suppression, among other things, of "immoral literature." And it appears that Mr. Carrington has got himself black-listed through an indiscretion of one of his clerks a long time ago. Perhaps Mr. Churchill or Mr. Masterman will kindly inform us how long this persecution is to continue and how many other booksellers have been similarly interfered with. Also what is their definition of improper literature? Does it include Balzac, Rabelais, Boccaccio, and the editions of Villons, Kamashastra, and other societies? If not, why not?

MOTOR SPARE WHEELS.

HARSHNESS TOWARDS MEN WITH LITTLE SPARE CASH.

On February 23rd last, Mr. Justice Warrington granted an injunction against the Hall Spare Motor Wheel, Limited, restraining them from infringing the patents of the Stepney Spare Motor Wheel, Limited, ordered an enquiry as to the damages suffered by the plaintiffs, and directed that all infringing wheels in the defendant's possession should be destroyed and dismantled. The Hall Wheel, we are informed, is considerably cheaper in price than the Stepney. Consequently, a very large number of taxi drivers have purchased them. One of these men forwards us a printed form of letter which he has received from the Stepney Company, and which reads as follows :—

> Enclosed please find a copy of the Judgment in our action against the Hall Spare Motor Wheel, Ltd., and on their books we find that you have purchased these Infringement Wheels, therefore you are liable to an action for infringement.
>
> We are, however, very anxious not to put you to any unnecessary solicitors' costs and Court expenses by bringing an action against you, and we are prepared to settle the matter privately on the following terms :—
>
> You to deliver, carriage paid, all these Infringement Wheels (which are now useless) to this address and to order the same number of genuine "Stepney" wheels to replace same. 5 per cent. for cash against Pro-forma Invoice.
>
> We trust you will agree to these conditions, and save any further trouble and expense.

It seems extremely harsh that these poor men should be called upon to submit to such terms. Surely a rich company like the Stepney should be content with their injunction against their infringing competitors, and permit the innocent purchasers of such infringement to retain them. Certainly the demand that they should buy new "Stepney" wheels leaves a very nasty impression upon one's mind.

WATER BOARD EMPLOYES.

WIDESPREAD DISSATISFACTION REGARDING CONDITIONS OF LABOUR.

We are asked to call attention to the grievances of the employés of the Metropolitan Water Board. They allege that they are amongst the lowest-paid municipal workers of London, and that some of the rights they formerly enjoyed have been taken away by the Metropolitan Water Act, whilst others they have had a hard fight to retain. Their combination for defence is rendered particularly difficult by the fact that they are scattered about all over the Metropolitan area. It is stated that the rules are so framed as to press harshly upon the men, and that something like anarchy prevails.

ADDLED ADDS.

SOME PECULIAR ANNOUNCEMENTS.

COMEDIAN Wanted, comic preferred, for Chesterton Wakes also Pianist.—(*Staffordshire Sentinel.*)

LIVE STOCK WANTED.

HORSES.—Send your dead horses to——highest prices given —(*Evening Times*, Glasgow.)

LOST, on Tuesday night, a Brown BAG containing three sovereigns, stamps, and receipt for 13s. 6d., with name and address of finder inside.—Finder on returning same to ———, will be rewarded.—(*Isle of Man Daily Times.*)

LE ZOUTE, KNOCKE S/MER, BELGIUM. Breezy dunes. Finest natural 18-hole golf links on Continent. Good Hotels. Golf Clubs. Eng. Church. No death duties.—Apply, ———.—(*Financial Times.*)

MISSING FIENDS.

MRS. AND MR. ———, late of Dundee, Scotland, last heard of in Johannesburg. Her brother Alex. inquires.—(*Sunday Times*, Johannesburg.)

NEW-BORN KITTENS chloroformed from a penny the litter ; the poor free.—(*Express and Echo*, Exeter.)

POULTRY wanted of feathery description ; best price paid for good old fat hens, any quantities ; also feathers.—(*St. Albans Times.*)

Furnish Without Disturbing Capital.

The new and original plan in active operation at 252-256 Tottenham Court Road. London. W.

IMPORTANT ANNOUNCEMENT.

A visit to the great display of household furniture now on view at 252 to 256, Tottenham Court Road, will amply repay any lover of a beautiful home.

To those about to furnish, to those who are re-furnishing, and to those who wish to add to the beauty of the home, the important announcement is now made that Messrs. Wolfe and Hollander are prepared to supply from their well-known Emporium, furniture of every description—a complete home or a single article—on a new and original plan of deferred payments.

THE NEW PLAN EXPLAINED.

Readers of JOHN BULL who visit Messrs. Wolfe and Hollander's, will find cash prices attached to every article displayed in their show-rooms; for deferred payments only 5 per cent. is added to these prices. Thus a customer who selects £100 worth of goods and elects to pay on the new system will only pay £5 extra or a total of £105 by instalments to suit the convenience of the purchaser; on £50 only £2 10s. extra is charged, and so on *pro rata*.

SPECIAL INVITATION.

Just at the present time the display in Tottenham Court Road is even more than usually attractive, and Messrs. Wolfe and Hollander invite readers to call and personally inspect the great array of choice goods now on view at the lowest possible figures. Visitors should specially make a point of calling and viewing personally the great bargains offered. You are invited to *come and see*; you are not asked to purchase unless you so desire. You cannot help deriving a deal of pleasure and acquiring a lot of information by accepting this invitation.

A FURNITURE ALBUM

(containing over 1,000 illustrations and 21 coloured plates)

to be presented to every reader of "John Bull."

Messrs. Wolfe and Hollander are prepared to forward, post free, a copy of an illustrated album containing over one thousand illustrations of every conceivable requisite for the furnishing of the home. The artistic nature of the details is unequalled in the furniture trade. The 21 coloured plates further tend to make this season's album one of the most attractive and interesting ever placed before the Home-beauty-loving readers of JOHN BULL. Many hints and valuable advice on furnishing are contained in its 240 large pages, and every reader should send to-day for a presentation copy, which will prove a useful and lasting guide for home decoration and artistic furnishing.

Wolfe & Hollander Ltd.

252, 253, 254, 255 & 256,

W.W. Tottenham Court Road London. W.

THE WEATHER.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective; cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

No sooner does the temperature rise or fall outside certain narrow limits than every tongue begins to wag wildly. The premature advent of spring or the persistent lingering of winter creates more stir than a flying race or a constitutional crisis. Is not this a waste of energy? It is not as though we could affect climatic conditions one jot or add a single cubit to the rainfall.

Weather-Weary.

Emptiness of mind is responsible for much weather-talk. Of course, few possess the gift of opening a conversation intelligently and with due avoidance of acute controversy. It is not discreet or polite to set the ball rolling too rapidly. Breeding forbids this sort of palaver: "Good morning, Mr. So-and-so, what are your views on consubstantiation; should Balfour go; did Bacon write 'Hamlet'?" Nor is joy promoted by the opposite extreme of stupidity, such as "Have you seen many plays lately; did you enjoy the Royal Academy; what do you think of flying?" Many, therefore, take refuge in the weather as a safe subject, which may weary but will not infuriate.

Otiose Observations.

Even so, methinks it might be treated with more inspiration. If you say "Nasty weather for the time of year" or "Very warm, is it not?" you assert facts which are too obvious for argument. You might as well tell me that rivers are wet, or children odious, or litigants unwise. If you want me to take an interest in you, try to provide some nutriment for thought.

Happy in the Heat.

Suppose, for instance, that every man, woman, and child is sweltering and groaning because the summer happens to be a little hotter than usual, what a fine opportunity for you to exhibit you philosophy and good-temper by rejoicing in the brightness of the sunshine. Some people, of course, may be irritated by your enjoyment of what has reduced them to pulp, just as certain naughty ancients grew tired when they heard Aristides too frequently styled the Just. But you can obtain some fun from the situation by pointing out that all things are for the best in this best of all possible worlds; that warmth is vouchsafed to us for some good purpose. And you will provide an exhibition of strength as well as of contentment.

Chronic Content.

For those who are impervious to the vicissitudes of the British climate are, like the Prophet Habakkuk, capable of everything. The usual attitude is that of the French writer who told us that "It is annoying to be in winter because we shiver and in summer because we perspire." True philosophers reflect upon the horrors of winter while it is yet hot, upon the inconveniences of summer while it is freezing. Thus do the poor rejoice over the absence of sickness; invalids count their gold.

Climatic Compensations.

Heat may affect our energy and cloud our imagination, but, after all, it has its compensations. What splendid excuses it affords for laziness and drink. When the thermometer is well above 80 degrees, no one can be seriously angry with you if you fail to keep your most solemn engagement and prefer to lie in a hammock with a tinkling glass. Then again, if there is anything in philosophy, not to mention the religion of the Persians, sunshine must do good in the long run. It is the great natural fertilizer which develops all the products of nature with exceeding abundance, and, if it does seem to stir up our livers, that is only because we are unused to it. I dare say I can concoct a similar argument in favour of cold. I might remind you, for instance, that all the sturdiest nations are to be found in the North. But I am content to sing the praises of existing circumstances, and will wait to wish you a happy Christmas when it comes.

Heat for Holidays.

Remember that this is holiday time for such people as are lucky enough to be able to afford holidays. Let me ask them to tell me honestly which they prefer—sunshine or drizzle, flannels or furs, champagne cup or hot grogs—when they go down to the sea and the river, when they are expected to spend all their time in the open air, when they are the undisputed masters of their royal destinies.

The Summer Pocket.

Let them remember also the economy which nature makes possible in the matter of food and raiment. Later on, when there is no more sunshine to rebel against, it will be necessary to go to huge expense in the matter of Porterhouse steaks and old ale and overcoats, whereas now we may find ample satisfaction in fruits and ginger-pop and the lightest of linen. Of course some are silly and grovel to conventions and refuse their opportunities, but why blame nature for their own shortcomings?

Summer for Ever!

Think what the joy and the glory would be if we could discover some means of compelling incessant summer. You may answer me with a direct negative, and retort that it would be odious and stuffy and injurious to the nerves. But have you ever lived in a really hot country? Have you given yourself over to the luxuriant majesty of tropical vegetation? Have you ever come to realise the soothing sensations of shade and rippling rivulets after a pilgrimage through a thirsty land? Do you know the meaning of the blessed word punkah?

The Poor Man's Season.

Has it ever occurred to you how many of the problems of poverty are due to the absence of summer? We might have nice airy wooden houses with luxurious verandahs and gracious creepers, instead of huddling together in tenements. Our coal-bills and electric lighting would be reduced to a minimum. The only puzzle remaining for solution would be how to rid ourselves of flies and other crawling menaces to our comfort. But if science is going to conquer the air and dispel disease, it seems unnecessarily despondent to imagine that she will always be baffled by insects. Let the *Daily Mail* offer £10,000 for a good fly-paper and perhaps another Beaumont will arise.

Midsummer Madness.

I have alluded to futile conversations about the weather, but they are far more easily excused than the comments of newspapers. No doubt some of us like to know whether the records of heat or rainfall are being maintained. But the flaring headlines about heat waves, droughts and deluges are only less wearisome than the attempts at descriptive writing which follow. There is nothing new to be said about the weather (except of course what I am telling you now), but we are treated day after day to columns of riotous rhapsody or languid lamentations whenever a scribe happens to perspire.

Fanciful Forecasts.

I have just come across a book on "Weather Science" by a foreign-sounding gentleman with a number of letters after his name, and he almost reconciles me to meteorological journalese. To begin with, there does not appear to be such a thing as weather science at all. A number of officials play about with instruments and issue forecasts which are justified less often than those of racing tipsters. Wickeder still, these false prophets are always throwing cold water upon homely weather lore and old wives who at least have something to go upon.

Animal Vaticinators.

If I wanted to know whether it would be prudent to wear my new hat to-morrow, I should not go to my halfpenny paper for the tip. It would be much safer to inquire of my cook or my gardener whether a red sky at night adumbrated shepherds' delight. Or my grocer would tell me how the flies had been behaving, and anyone who has observed animals will tell you that they possess some second sight with regard to the weather.

The Sacrilege of a Scientist.

This the foreign-sounding gentleman seems to admit, but he has a profound contempt for all popular traditions on the subject. Indeed, he even goes so far as to cast doubts upon equinoctial gales—almost as hideous a blasphemy as disrespect towards the equator.

Phew!

It is really too infernally hot to write any more.

Take a Kodak with you

Don't miss a single day of your Holidays. Get a Kodak at once, and let every day have its place in your picture-record.

Remember, you can learn to use a Kodak in half-an-hour. You can get capital Kodak pictures from the start.

Get your Kodak to-day—and to-morrow you can begin your Holiday album with a dozen delightful Kodak snap-shots.

There is a Kodak dealer in every town, and Kodaks at all prices from 21/- up to £12 : 18 : 6.

Kodak Holiday Booklet—Free

"What you can do with a Kodak" is a magnificent album filled with reproductions of Kodak snap-shots—showing you just the sort of pictures which you can take for yourself during your Summer Holidays. The album is free. Don't miss it! Post the coupon to-day to

Kodak, Ltd., 57, Clerkenwell, London, E.C.

Coupon

Kodak, Ltd.,
57, Clerkenwell,
London, E.C.

Please send me, free, a copy of "What you can do with a Kodak," as advertised in John Bull for August 5th, 1911.

Name.....

Permanent Address.....

.....

.....

OPEN LETTERS POSTCARDS AND TELEGRAMS.

To the Right Hon. Lord Loreburn, Lord High Chancellor.

DEAR LORD CHANCELLOR,—I am glad to perceive that the effort to defeat one of the most essential clauses of the County Courts Bill has again failed. Cheaper law tends to more expeditious justice, and undoubtedly much will be gained for the poor by the clause which gives unlimited jurisdiction to the County Courts subject to a right of removal to the High Court. As a whole the County Court judges are an able, patient, and industrious class of lawyers who have mainly escaped elevation to the benches of the Royal Courts of Justice, either because of the limitations of space or the keenness of competition for the rewards of political virtue. Their Honours are well able to undertake the hearing of many actions at present decided in the King's Bench, and while naturally more work would be put on them, it is obvious, I think, that the High Court would be proportionately relieved. As you remarked in replying on the opposition to the Bill, the commercial community are in favour of the proposed reforms, for the simple reason that justice would be done on speedier feet in less costly boots. In due course I trust to see your excellent Bill embodied in the Statutes. JOHN BULL.

To Lord Hugh Cecil, M.P., House of Commons, Westminster.

MY DEAR CECILIAN,—Of latter-day Parliamentarians your lordship appears to be the most accomplished in the art of rowdyism. There was a time when you promised to justify your entrance into politics by elevating yourself into the rank of statesman. Now the hope of the Cecils is awry; their pride is fallen; and the almost spiritual fire which once flamed in you towards higher things no longer illumines your Parliamentary activities. The fall is far. The crash is all but fatal, for there can be little if any useful political life left in one who seeks to lead a band of rowdies to howl into silence the First Minister of the Crown—be his Party colour what it may.

In the clash and strain of Party politics it is easy to extenuate the spontaneous combustion of Party oratory. But by what process of intelligent thought, by what conception of an end justifying a means, is it possible to extenuate the disgraceful and brutal exhibition which you organised in the House of Commons last week? When I read several days previously your statement that "Unconstitutional action is a game at which any number of people can play; for instance, it would be easy for 100 members to arrest proceedings of the House of Commons by continuous disorder, as has been done abroad," I was not unprepared for what happened. But I was shocked and disgusted, all the same.

To what end, my lord? To serve what cause? To influence what constituencies? To justify what policy? When the Prime Minister had been howled down his followers patiently listened to your leader in respect and silence. That is your condemnation, my lord. Get you to worthier work. JOHN BULL.

To Dr. Harold Clarke.

DEAR DOC.,—I read with interest your evidence about the need of a cure for imagination. My impression was that imagination was only too rare in the world nowadays. Were you on the look-out for fresh employment for your profession, and, if you had your way, should we all have to be vaccinated to protect us against imagination? In that case I submit that you should begin with a little experiment on yourself. It seems to me that your own imagination was running away with you when you suggested that hypochondriacs should be cured by the process of rushing into their bedrooms and screaming "Fire! Fire!" If your advice is taken, I am afraid that hospitals may become even more uncomfortable places than they were during the Coronation. JOHN BULL.

To His Majesty's Judges.

MY LORDS,—With all my heart I wish you a happy and very Long Vacation. I do not *always* agree with your decisions, but, taken for all in all, you are the best and purist judiciary in the word. JOHN BULL.

To C. K. Chesterton, Esq., Paradox Villa, London.

DEAR CHEST,—Perhaps it is not your fault that I don't always understand what you are driving at, but I think I grip your notion in saying it would be a good thing if religion thought a little more about this world and politics thought a little more about the other. I take it that you think Mr. Asquith and Mr. Balfour should legislate with at least one eye on heaven, while the Archbishop of Canterbury and Dr. Clifford should theologise with at least one eye on earth. I have not, however, considered whether this would interfere with the balance of power in Europe or the spheres of influence elsewhere; have you? What I foresee is that one of these days the Government would probably start interfering unduly with the decrees of Providence and that the Opposition would immediately move the reduction of somebody's salary with a view to considering a matter of urgent public importance, while as soon as the Archbishop of Canterbury tried to get celestial ideas of finance into the Budget it would raise no end of a din, and we might have to face another General Election on the issue—Providence or Lloyd George?

Probably a series of Joint Conferences between the respective exponents of the Celestial and of the Terrestrial would somewhat allay the situation—all ideas on the part of the Archbishop of Canterbury of governing this world, or on the part of Mr. Lloyd George of governing the other, being abandoned with assurances of mutual respect, consideration and esteem. With a view to expedite the realisation of your dream, I beg of you to lay it before leading theologians and politicians with all speed. Trusting you still wax exceeding fat, JOHN BULL.

To Lieutenant Conneau, Birdman, Paris.

MON CHER MONSIEUR,—What a flighty man you are to be sure! While I offer you heartiest congratulations on the splendid success of your thousand-miles flight, I suggest that now you have Lord Northcliffe's tremendous cheque in your pocket you should give up flying and commence selling fliers to other fellows. Pray don't think I want to discourage your enterprise, your pluck, or your skill, but I do want you to live to a ripe old age, an honour to your fellow countrymen and a lasting source of profit to yourself and your nearest and dearest relations. JOHN BULL.

To Messrs. Asquith, Balfour, Lansdowne and Co.

DEAR "LEADERS,"—Do please let both Houses "break-up" now for the holidays. It would be a great convenience to me personally, as my hands are rather full—and everybody is weary of the game. We are going to do without the Law Courts for a couple of months, and all that is now wanted to make the country happy is the shutting up of the Talking Shop as well. You have succeeded in securing the Party system a further lease of life, and it would be a wise thing to close down now, before the public sees through it all. JOHN BULL.

Master Masterman, M.P.

Afraid you've had a bit of a fright. Nasty place East London isn't it? You've always said so. BULL.

Austen Chamberlain, House of Commons, London.

Are you playing up for leadership Tory Party? Looks a bit like it. BULL.

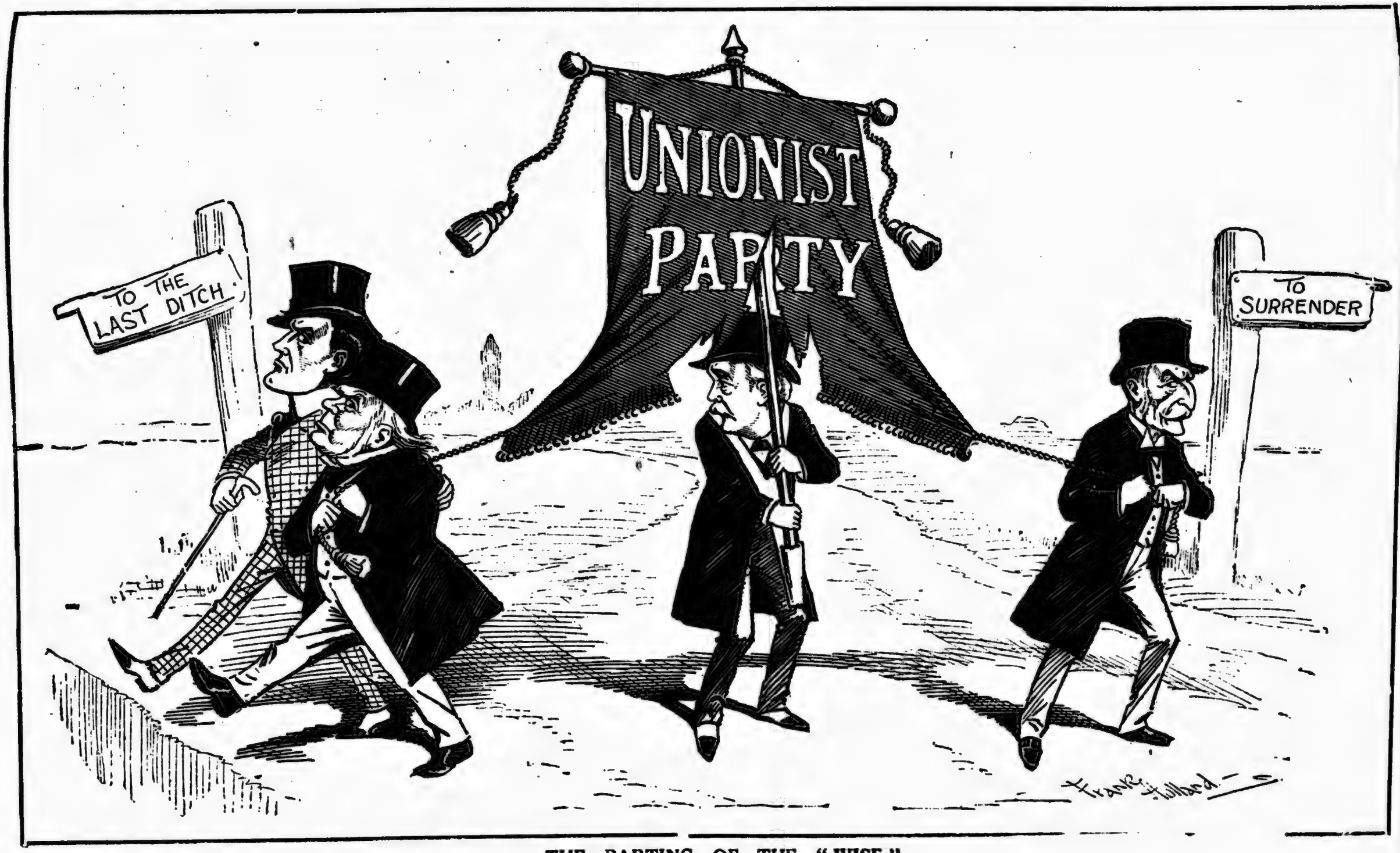
Prime Minister, London.

Approve your temperate cautious statement in Parliament *re* Agidir but hope can rely upon Admiralty being ready do business with Germany in naval gun trade if imperatively solicited? BULL.

Attorney General, Temple.

Please take note that in opinion of two Lords Justices of Appeal Counsel is entitled in a Civil action to say that a person against whom he is appearing "always just manages to keep outside the criminal law," and that "he ought to be doing penal servitude." Thought you would like to know. BULL.

THE UNIONIST "SPLIT."



THE PARTING OF THE "WISE."

JOHN BULL IN THE CITY.

By Verax.

After Severe Liquidation on the Morocco Scare, the Stock Markets Rally—Peace Rumours in the Air.

The Morocco scare, aggravated by sensational newspapers in this country and in France and Germany, at one time entered a very serious phase, prices being knocked down in all directions, from *Consols*, which touched the very low record of 77½, to *Home Rails*, *Canadian* and *American Rails*, *Industrial Stocks*, and even *Mines*. Severe liquidation in *Home Rails* and most other stocks has now cleared off the remainder of the speculative account, at the cost of two failures on the Stock Exchange and of further losses by speculators. But the decisive turn has apparently come, peace is in the air, and a settlement between France and Germany is promised. Prices are again on the up grade, and it is not surprising that *Home Rails*, which had been sold down in the face of splendid dividends, are leading the rise. *Kaffirs and Rhodesians* had arrived at bed-rock, and, with considerable scarcity of stock, may be expected to resume their upward course. *Canadas* have rallied, and *Grand Trunk Ordinary* are bound to rise, even though the improvement in *Yankees* may be retarded by renewed action by the Government against the Companies. *Oil Shares* are the cheapest market of all and should rally promptly. Thus it may well be that the present nineteen-day account, despite the August holiday, will at last usher in the improvement so long overdue.

Home Rails—More Dividends and More Liquidation.

Last week I gave the yield of most of the leading Home Railway stock, by estimating dividends in such cases in which the distributions have not yet been announced. So far, with the exception of *South Western*, which has declared merely the same dividend as a year ago—4 per cent.—the declarations have been satisfactory and up to my estimate. The most favourable of all was the *Midland*, which exceeded my estimate by ¼ per cent., paying at the rate of 3¼ per cent. per annum on the deferred stock. Moreover, as much as £120,000 has been put aside for special allocations. The *Great Northern Railway* pays at the rate of 3 per cent. per annum on the Ordinary, which gives 2 per cent. on the Preferred Ordinary and 3 per cent. on the B stock. The *North-Eastern* pays ½ per cent. more—viz., at the rate of 5½ per cent. per annum, against 5 per cent. a year ago, which is also according to my estimate, but as much as £50,000 has been transferred to special reserve, and the carry forward is much larger than last year. Yet these announcements did not at first help the market; there has been a good deal of liquidation, consisting chiefly of forced sales, partly from the North, and in consequence of these sales the speculative account must have again been reduced; while prices are low, and there is the opportunity for the investor. He can now buy *Midland Deferred* at 77, which will get at least 4 per cent. for the whole year, at which the yield must be at 5¼ per cent. per annum. *North-Eastern*, at the present price of 131½, assuming that the second half will produce 7 per cent., or 6¼ per cent., for the year, yield 4¾ per cent. per annum, and *Metropolitan District* 4½ *per Cent. First Preference*, which is receiving the full dividend of 4½ per cent., at 92 yields 4⅞ per cent. per annum. I also wish to draw attention to *Brighton "A,"* which seem to be pretty certain of their 5 per cent. dividend for the whole year 1911, and which at the present price of 103 would yield 4⅞ per cent. per annum. In next issue I shall be able to give a complete table of the yields, in which the *Great Western* and *North-Western* are also included, and if the Morocco question should be satisfactorily settled, look for a further sharp rise.

Mining Markets Still Timid—Rhodesians Well Held—Jungles in the Dumps—Reaction in Barriers.

The Mining markets are still very timid, what with the political anxieties and the holiday influences. However, I think a better time is coming for them in the autumn, when Morocco should have ceased from troubling and operators return from their annual vacations. Kaffirs have had to bear the brunt of a good deal of selling on Paris account in connection with the settlement there. But while the leading dividend-paying shares are now undoubtedly at a bargain level, I do not look for much activity in this market until the labour position takes a permanent turn for the better. Diamond shares have been well held, especially *De Beers at* 18¾, in view of the continued increase in the demand for the precious stones. Rhodesians are firmly supported by the insiders, and really all the indications still go to show that this will be the most prominent section of the Mining department on any return of activity. Excellent developments are reported from Rhodesia, the latest being from the Grangebrook property of the Rhodesia and *Ashanti, Limited*, where pannings from the last 60 feet of development work average about 70s. per ton over a width of about 3 feet of reef, some assays running into ounces. West African shares remain in the dumps, the insiders appearing to have lost all heart again. Yet I have rather a fancy for *Ashanti Goldfields* at 1⅛, in view of their good dividend record. Westralians remain out of fashion; but Barriers are a prominent spot, the profits of the *Proprietary Company* showing a substantial increase for the past half-year. Insiders consider *North Broken Hill*, at 5 1-16, the pick of the bunch. *Zinc Corporation* are dull at 12s., although the absorption of the *Broken Hill South Blocks* is now *un fait accompli*. Coppers have been steady to dull, and Mexican mines have fluctuated in accordance with the ebb and flow of the selling movement from Paris. A sign of the times is that Messrs. A. Goerz and Co., the well-known South African house, are extending their mining interests to Mexico, and are opening an office in Mexico City. The feature in Tin shares has been the strength of *Tronoh* at 4¾.

Rubbers Feeling their Way Forward—Interesting Additions to the Dividend List.

Slowly, but surely, rubber shares are feeling their way forward, and the market would appear to be on a sounder basis than for a long time past. The weak positions have practically all been cleared away, and the Amazon season is now over, which means a considerable reduction in the receipts at Para during the next three months. As a result, American, British, and Continental consumers will have to fill the bulk of their requirements from the Plantation supplies, with the result that the same command a substantial premium over hard fine Para. The latter, however, is also steadily on the upgrade. A further sign of the times is the increasing number of forward contracts at comparatively high prices which are being entered into until the end of next year. It is also interesting to note that a number of new companies have just entered the dividend-list, such as the Mount Austin, with a distribution of 1s., and the Pandan Johore, with one of 6d. per share. The usual triumvirate have dominated the course of the market, and *Linggis* are now at 40s. 9d., *Tallambrosa* at 30s. 6d., and *Anglo-Malay* at 17s. The last-mentioned has just declared an interim dividend of only 15 per cent., as compared with 25 per cent. a year ago, but the reduction is no greater than had been anticipated. My warnings against dealing in the "heavy" shares continue to receive justification from the course of the market. *Bukit Rajah*, for instance, now stands at 11½, as compared with 24½ at one time last year; *Batu Caves* at 11, against 19; *Harpenden*, at 8⅛ xd., as compared with 14; *Glendon* at 3¼, against 5¼; *Sagga* at 11, against 18, etc. Nor have the rank-and-file fared any better, with the depreciation in many cases ranging up to hundreds per cent. in a year, while *Serangoon*, for instance, are quoted at only 7s. 6d., as compared with 55s. at one time last year! As regards the low-priced division, the least said the better.

Vicissitudes of Oil Shares—Why Maikop Valleys are Very Cheap—A Good Time Coming.

The renewed vicissitudes of the week have administered another lesson in patience to the sorely-tried holders of oil shares, who must derive what consolation they can from the fact that the industry is steadily getting on a sound basis, and that the use of fuel-oil is constantly increasing. The Maikop division has again had to bear the brunt of the selling, and, so far the Bears have had the best of the deal. Those, however, laugh loudest who laugh last, and good prospects must beat the market in the long run. The latest important development to prove the worth of the Maikop Field is the receipt of private cable advices that on Plot No. 460 the *Maikop Valley* have struck in No. 3 well a show of heavy oil, and those connected with the company are now awaiting details of the quantity and quality of the oil struck. Meantime, there can be no two opinions about the cheapness of the preferred shares, at 7s. 6d. apiece! *Black Seas* have been down to 15-16, recovering to 1, while *Maikop Pipeline* are at 19s. 3d., *Victory* at ⅛ discount, *Anglo-Maikop* at 1⅛, etc. Latest advices from the Maikop fields are to the effect that the *Maikop Victory* is producing very largely, the wells holding out in a remarkable manner with the delivery of large quantities. *Shell Transports* have been down to 79s. on forced selling, and now stand at 80s. 6d., while *Spies* have not benefited by the further rise in crude oil, being quoted at 30s. 9d. *Lobitos* are dull at 11s. 6d., and the tap is still on in *Kern Rivers*, which are down at 6s.

FARROW'S BANK Ltd.

THE PEOPLE'S BANK.

Established 1904.

Incorporated under the Joint Stock Companies Acts.

Authorised Share Capital - - - - £500,000

Shares Issued, 300,000. 2,500 Shareholders and Proprietors.

Chairman and Managing Director - - - - - - - - Mr. THOMAS FARROW.

EXTRACTS FROM ANNUAL REPORT.

The net profit, including the balance from the last account, is £16,798 15s. 1d. The Directors have added £5,000 to the Reserve Fund; have paid an interim dividend for the half-year ended 31st December, 1910, amounting to £2,695 18s. 10d., and now recommend the payment of a final dividend of 4 per cent. less Income Tax, which will absorb the sum of £3,896 13s. 6d., making a total dividend of 7 per cent. for the year. The sum of £5,101 2s. 9d., undivided profit, has been carried forward to the next financial year.

The following Table gives the Current, Deposit and Thrift Accounts Credit Balances on the 30th June in each year, and the dividends paid to shareholders:—

	CURRENT ACCOUNT.	DEPOSIT.	THRIFT.	DIVIDEND.
1905 ..	925 12 8	9,873 12 1	697 10 4	6 per cent.
1906 ..	3,770 4 4	18,479 12 6	892 14 6	6 „ „
1907 ..	23,687 11 7	29,718 8 2	1,545 13 2	6 „ „
1908 ..	87,625 13 2	74,831 14 4	3,847 10 1	6 „ „
1909 ..	114,393 7 10	161,519 16 7	8,488 7 0	6 „ „
1910 ..	203,973 16 9	334,103 9 6	16,362 6 0	7 „ „
1911 ..	262,356 13 0	417,662 9 4	21,278 5 2	7 „ „

The Bank's various Commercial Investment, Stocks and Shares and other Departments have transacted an increasing volume of business and have added largely to the profits made during the year.

The Head Office premises have been extended by the acquisition of No. 2, Cheapside, and new branches have been established at Aberdeen, Belfast, Derby, Dundee, Edinburgh, Greenock, Hove, Paisley, Reading, Southampton, Balham, Battersea and Walthamstow, and sub-branches at Hyson Green (Nottingham) and St. George (Bristol).

Two noteworthy features of the year have been the founding, in connection with the Lewes Branch, of a pioneer Land Bank for England, and the granting to Farrow's Bank, Limited, of the facilities of the Bankers' Clearing House.

Dr. BALANCE SHEET, 30th JUNE, 1911. Cr.

LIABILITIES.	£ s. d.	£ s. d.
Nominal capital:—		
500,000 Shares of £1 each.		
26,486 Shares Fully Paid.		
168,889 Shares, 10s. called up.		
104,437 Shares, 7s. 6d. called up.		
Reserve Liability, £149,717.		
Amount called up	£150,094 7 6	
Less balance payable by agreed instalments	4,509 6 8	
Paid up		145,585 0 10
Reserve Fund (invested as per Contra		20,000 0 0
Current and other Accounts		262,356 13 0
Deposit Accounts		417,662 9 4
(Subject to notice.)		
Thrift Accounts		21,278 5 2
(Subject to notice.)		
Net Profit (including balance from last account) ...	£16,798 15 1	
Reserve Fund, Interim Dividend, etc., as below ...	7,800 18 10	8,997 16 3
		£875,880 4 7

ASSETS.	£ s. d.
Cash:—	
In hand and at Bankers	83,880 7 1
Reserve Fund, Consols (at 79)	20,000 0 0
Investments:—	
Consols, Government Guaranteed Stocks, British, Foreign and Colonial Railway Debenture and Preference Stocks, Freehold and Leasehold Properties, and other Investments, less depreciation	275,029 0 6
Advances to Customers, Loans, Bills discounted and other Accounts, after deducting provision for bad and doubtful debts	432,497 6 5
Bank Premises at Head Office and Branches, less depreciation ...	50,275 14 5
Furniture and Fittings, Automatic Thrift Machines, Home Steel Safes, Stationery, Stamps, etc., less depreciation	22,057 16 2
	£875,880 4 7

Dr. PROFIT AND LOSS ACCOUNT. Cr.

	£ s. d.	£ s. d.
General Expenses, including Interest on Current, Deposit, Thrift and other Accounts, Income Tax, Salaries, Directors' and Auditors' Fees, Law Costs, Rent, Taxes, Advertising and all other expenditure at Head Office, Branches, Sub-branches and Agencies		75,468 2 7
Donation to Staff Superannuation and Benevolent Fund	£105 0 0	
Reserve Fund	5,000 0 0	
Interim Dividend for the half-year ended 31st December, 1910	2,695 18 10	7,800 18 10
Dividend payable 30th June, 1911, at the rate of 7 per cent. per annum	3,896 13 6	
Balance, being undivided profit carried forward ...	5,101 2 9	8,997 16 3
		£92,266 17 8

	£ s. d.
Balance from Last Account	4,810 16 11
Gross Profit, after providing for depreciation of securities and bad and doubtful debts	87,456 0 9
	£92,266 17 8

WILLIAM MOORE,
THOMAS FARROW,
Chairman and Managing Director.

EDWARD SYMONS, *Directors.*
JOSEPH D. MANN,
General Manager.

STEPHEN LAKEMAN,
Manager.

WE REPORT TO THE SHAREHOLDERS that in accordance with the provisions of the Companies (Consolidation) Act, 1908, we have obtained all required information and explanations respecting the above Balance Sheet. We have verified the Cash Balances, Bills and Investments set forth therein. We have also examined the Securities, Books and Vouchers of the Bank, and in our opinion the said Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and explanations received, and as shown by the Books of the Bank.

HART & CO., *Chartered Accountants, Auditors.*

London, *July 14th*, 1911.

HEAD OFFICE: 1, CHEAPSIDE, LONDON, E.C.

Branches, Sub-Branches and Agencies in England, Scotland, Ireland and Wales.

JOHN BULL'S FINANCIAL LETTER-BOX.

(1) Letters containing inquiries must be addressed to the City Editor, John Bull, 2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

(2) Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.

(3) Replies are made only in the ordinary way through the columns of this journal under the above heading, and not by letter

(4) In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.

(5) If inquirers wish it, for transacting business, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, will be supplied to them, in which case a stamped addressed envelope must be enclosed.

(6) A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

Fidelity Bond.—F. A. S.—I should think in such an unlikely case you would come in with the rest of the creditors, unless some special undertaking is given by the firm.

Outside Brokers.—J. W. K.—It is a great pity that you gave way to the temptation, after the receipt of so many circulars, but your experience is only one of many others, and if you cannot obtain the cover on the Union Pacific and the profits from the Industrial Development Corporation, of Thanet House, 231, Strand, W.C., it seems at all events due to you, and you should insist upon payment. H. W. (Nottingham).—Have nothing to do with these outside brokers. There are great complaints about their not paying the amounts due to their clients. A. H. (Leeds).—I should advise you to steer clear of both these concerns. Sanitas.—It is little good your entering into business relations with a firm, and then enquiring for my advice. My opinion is that you will never see your money back again, and you must act accordingly. As requested, I send you the name of a firm of foreign bankers in London, who make a speciality of Premium Bonds, and who will treat you well. C. L. H. (New Cross).—You send me a number of documents and ask my advice, but you do not fulfil the necessary conditions by sending the 1s. Postal Order. When you do so, I will reply specially. I am retaining the documents. Sambo.—You ask me to give you advice with regard to a dispute with an outside broker, but you do not mention the name of the stock, nor the name of the offending broker, neither do you send the 1s. Postal Order, according to the conditions laid down in John Bull, so that I cannot assist you until you repair the omission. It is obviously necesary to know the name of the broker, as I know something about most of them. Corfu.—I am glad to hear you received your money on the representation made.

Castle Corner.—Ireland.—I am afraid you cannot make any claim, as these shares have since fallen heavily. The documents are returned.

Corfu.—Rodley (Leeds).—The reply to "Corfu" referred to the return of some money owing to that correspondent from an outside broker, which he has since received. It, therefore, had nothing to do with the Casino at Corfu.

Benefit Certificate.—Bereaved.—I remember distinctly answering your letter, but as you do not seem to have seen it, I reply again. You were asking on behalf of a lady friend who has a Trust Certificate. It is impossible to say exactly how the concern is going on, as many of the institutions are at present under severe stress., but if your friend is at all nervous, she had better withdraw the money and put it in the Post Office Savings Bank.

Car and General Accident Corporation.—P. V. E.—I think, morally, that the Company is liable to you for injury to your driver, even though he was only injured while loading the van. They certainly would be stretching the point exceedingly to try and avoid liability, and the matter could not be made too widely known. The documents are returned.

Transfer of Mortgage.—R. M. P. (West Hartlepool).—If you have bought property from these people, and are paying up gradually, I do not think you can help yourself. Otherwise, it would be better to ask them to return your money. Same reply to R. H. (Hartlepool).

Small Speculations.—Bohey.—The number of shares to be bought must obviously depend upon the value of the same. For instance it would be quite in order to buy 25 shares at £2 each, whereas it would hardly be worth while buying less than a hundred shares which are of 2s. each only. The cost of brokerage, etc., also depends upon the value. The firm in question may be relied upon to do their best for you.

4 per Cent. Railway Stock.—Undecided.—The amount is not too small, and you should put it into, for instance, Great Central 1887 Four per cent. Pref. stock, at under 90.

Loan Security.—Bona Vista.—The unfavourable trend of land legislation must tend to upset all such calculations. In these circumstances, you can do far better by putting your money into sound securities, which, moreover, contain opportunities of capital appreciation. Western Australian 3½ per cent., or the Home Railway Preferred stocks to which I have devoted special attention in recent issues, should answer your purpose.

Cheap Mine.—Golf.—These low-priced Mining shares have declined in sympathy with the rest of the market. Hold, and average on any further reaction.

Outside Broker, Etc.—Perplexed.—Write to the Official Receiver and put in your claim, but I am doubtful if you will recover anything. The Oil concern in question is quite in the nature of an experiment, and there is such little market in the shares that you have no option but to retain them. A. E. C.—Your experience with Duncan Forbes and Co. should be a sufficient warning to you not to deal with such outside brokers in the future. This is the view I have expressed over and over again, and it is strengthened by the latest occurrence. Sold.—The "British Investors' Protection Company" appears to be only another name for a bucket-shop. The circular is all bunkum. Recent experiences show that it is impossible to gauge the course of the stock markets for any length of time. A war or financial trouble upsets all such calculations. I do not think you will ever see your money back again, and in future have nothing whatever to do with people from whom you receive extravagantly-worded circulars. A. K. Scots.—This is a bucket-shop which doesn't pay up. (2) I do not like the system of Guthrie and Gunter; you will find a paragraph in last week's issue. (3) Very problematical. (4) No! In neither. (5) A small bank, which should be safe enough for moderate amounts. The documents are returned.

Newfoundland 3½ per Cent.—Optimist.—This is very curious. According to the Stock Exchange Official List, Newfoundland 3½ per cent. bonds were marked ex dividend on June 9th. Therefore, you should have had your dividend warrant long ago. The question is now whether this has been lost in the post. You had better inform your bankers that you have not received it, and they will doubtless set inquiries into the matter afoot at once.

Gwalia Props.—H. E. S.—It is quite a gamble, but if the reconstruction scheme goes through, you might chance it. At the same time, the shareholders might insist upon some fresh blood being infused into the board of management.

Obscure Kaffir.—Maitland.—You have been dealing with a doubtful outside broker, with the inevitable result that you have been caught in the toils. The concern in question is quite an obscure one, and there is no market in the shares. I advise you not to throw good money after bad by joining this "investigation." It is exceedingly doubtful whether anything can be recovered. In future, do not deal with such people.

Rubber Shares.—W. H.—In the present condition of the Rubber market, it is more than ever advisable to operate only in the leading marketable shares, and to leave other descriptions alone. Therefore, I do not advise purchase of the shares in question. Linggis, Vallambrosa, Anglo-Malay, and shares of this kind only are advisable at the present juncture, and then you should only buy what you can conveniently pay for and take up.

Anglo-American Investment Trust.—T. E.—This is an outside brokering concern, and it is not likely that you will make money with them in these small amounts. If you wish to do an investment business, I can send you the name of a stockbroker, member of the Stock Exchange, who is reliable.

Credit Supply Warehouse.—J. C. B.—On the insertion of my reply, I have received communications from other readers of John Bull, stating that the man who wrote to you, who is the proprietor, and his lady clerk, are at present on bail, on serious charges. There does not seem, therefore, much chance of your getting the goods you bought.

Premium Bonds and Cobalt Shares.—Cornstalk.—(1) The Premium Bonds are all right, and what you require has been forwarded to you. (2) This Cobalt mine was never properly floated here, and there is no market for the shares.

Charing Cross Bank.—Er-Ned-Nas.—I think the information you have received from the Joint Receiver is all you can get at present. It will be some time before the Canadian assets are realised, and it is quite impossible for me to say what dividend you will receive. The matter, however, is in good hands.

Two Investments.—Bulloch.—(1) As far as I know, this concern is sound, but the fact remains that the adverse land legislation of late years must have hit it to some extent, and you would be well advised to withdraw your money, and invest it in sound securities. (2) There seems to be very little information available regarding this Shipping Company, and there is no market for its issues. It is evident, however, that as you have not been receiving dividends for some time, the financial position cannot be very satisfactory.

Various Holdings.—Scotty.—(1) Quite sound. (2) You might exchange into the Japanese 4 per cent. loan. (3) This Company seems to be doing well, but the shares are speculative. (4) This is already answered. (5) Of good standing. (6) You could not do better than in Home Railway stocks—the Preferred Ordinaries, for instance.

(A large number of replies are unavoidably held over.)

INSURANCE REPLIES.

Insurance Enquiries should be addressed Insurance Editor, 93, Long Acre, W.C.

The Anglo-Dutch Insurance and Investment Corporation.—Policy Holder (Brighton).—Continue to pay the premiums. The Government have authorised their collection. Neither the financial soundness, nor the good faith of the Company is questioned.

Purchase of Policy.—A. B. (Daybrook).—You do not say how much you are asked for the policy, and much depends upon that.

Britannic Assurance Co.—L. A. B. (Barnstaple).—There is no insurable interest. Did the agent know the facts, as stated in your letter?

National Provincial Assurance Co.—F. D. (Forest Hill).—We should prefer another selection.

Prudential Assurance Company.—M. E. S. (Nelson Terrace).—If the proposals required your signature, and your name was forged, the premiums are recoverable. Ask the Company for an appointment to see the proposal forms. J. P. (Nr. Penrith).—No policy was attached to your letter. Ada E. N.—It is harsh treatment, but you have no remedy. "Raddon" (Plymouth).—You can recover the premiums if the agent forged the proposal forms. Sue in the County Court, but first consult a local solicitor. J. H. D.—If the agent told you that the policies would be paid to you, the premiums you have paid are recoverable.

Irish Provident Assurance Company.—"Maureen" (Dublin).—A reconstruction scheme is under consideration. Write at once to the Liquidator of the Company, and ascertain what benefits you will, in the circumstances, receive.

Refuge Assurance Company.—"King William" (Horeham Road).—If your father and mother signed the proposal forms you are hopeless, and must continue to pay unless you prefer to lose the benefit of all past premiums.

City Life Assurance Company.—R. M. (Torquay).—The matter shall be looked into and we will write you under cover. Endowment (Bury St. Edmunds).—We see no reason why you should not accept the surrender value.

Salvation Army Assurance Company.—L. F. (Gloucester).—Mr. Carlton misleads you when he tells you that the Insurance Act of 1909 legalises all policies that up to then were illegal. It does nothing of the kind. What it does is to legalise policies taken out for the purpose of covering funeral expenses when the sum assured is not unreasonable to cover such expenses. If you insured your foster mother for that purpose, the policy is legal, if not, not. Seeing, however, that you have the written assurance of the Salvation Assurance Company that it will pay you in the event of your foster mother's death, we do not think you have much cause to worry.

Insurance Department.—Coupons (Birmingham).—We do not know of any insurance company that would be disposed to entertain the business. We should advise you to consult a solicitor.

Insurable Interest.—Ranware (St. Leonards-on-Sea).—The probability is that the Company, whose name you do not give us, would pay.

Purchase of Annuity.—Annuity (Lottiswell).—(1) We are not much in love with annuities. (2) All the companies you name are safe, but the best terms are offered by No. 5. (3) We see no special advantage in a Government annuity.

Payment of Arrears.—Anticipation (Ivydene).—You do not put your question clearly, but if the loss is due entirely to the "neglect of the Superintendent," obviously you cannot be made to pay the penalty.

Liverpool Victoria Friendly Society.—T. A. (Blackhall).—There may have been some regulation authorising the extra premium.

General Accident, Fire and Life Assurance Corporation.—F. D. (Glasgow).—Our advice to you is not to interest yourself in the subscription to which you refer.

Ireland Life Assurance Collecting Society.—P. L. G. (Clare).—The answer is in the negative, nor is it necessary for the Society to do as you suggest.

Insurance Amalgamation.—H. B. (Staveley).—Yes, the amalgamation has been completed and the Company that has taken over the other business is quite sound. Have you had no sort of notice as to the amalgamation?

Ocean Accident and Guarantee Corporation.—Letchis (Battersea).—We appreciate your difficulty, but there is no obligation on an Insurance Company to accept a person who asks them for a fidelity guarantee. It must be plain to you that the Company must be left at liberty to accept or reject the person who makes that application, nor is the Company required to give an explanation of why it refused the guarantee. Here again the reason must be obvious. On the other hand, the Company is not entitled to proclaim on the housetops that it has refused to accept a person, since it is obvious that great injury might be done by publication of such a statement. Do you say that in your own case the Company has made known the negotiation it failed to carry through, and if not, how have you been injured, apart from the loss of situation due to your failure to get the guarantee?

It is requested that all letters sent us relating to the validity of policies held in the Prudential be marked on the envelope "Prudential." Owing to the thousands of enquiries which have been received, some little delay in dealing with them is unavoidable, but every endeavour is being made to expedite answers.

The Time is Right Now to Make All the Money You Want

£514,420

Our clients are to-day richer by that colossal sum. They have discovered that to make money one must operate in the active, progressive marts of the world

Where the Big Fortunes are Made

and they have already profited to the extent of the above amount by following our advices and taking advantage of the golden opportunities that are equally yours, and every intelligent man's or woman's.

By our Unique System Clients are making Money.

That system, the fruit of years of experience, opens the way for you to do exactly what the millionaires of the world have done, and with this important advantage: they had to employ large capital. Our perfected system gives you for a few pounds the command of large resources.

£6	may make in one operation ...	**£12**
	can easily be TREBLED and become	**£18**
	has in a single operation made over	**£24**

We Prove our Statements up to the Hilt.

Look into the matter for yourself. Here are our cheque files freely open to your inspection. Come and inspect them. What further proof can you require

That Substantial Cheques are Daily being Paid away to Clients.

Could anything be fairer? Our reputation as the premier financial institution of the kind in the City of London, our host of permanent and satisfied clients, testify to our good faith. Many of these successful clients—people in all parts of the kingdom started with a very few pounds.

It Costs You Nothing to take the First Step.

Seize the Golden Opportunity To-day—it is far too important for you to lay it aside.

SEND THIS

This Coupon may mean Pounds and Pounds to You.

To the Secretary,
The National Share Exchange, Gt, Winchester Street, London, E.C.

Please forward me gratis and post free your booklet, "The Modern System of Money-Making," which is a clear explanation of the methods which has enabled you to pay to clients £514,420.

J.B. 5/8/11.

Name _____
(State whether Rev., Mr., Mrs., or Miss or Title.)

Address in Full _____

Date _____ _____
(Please write distinctly).

(This and all our other advertisements are copyright).

DEEDS DONE BY BOY MESSENGERS.

WONDERFUL FEATS NOT HITHERTO RECORDED.

By Richard Morton.

Every now and again the artful authorities who preside over the destinies of the Boy Messengers present to the public a list of remarkable feats successfully undertaken by the boys. They tell us of the boy who piloted an elephant across London, of one who was sent for to kill a mouse, of another ordered to fasten up a lady's blouse at the back, and of the other one who journeyed to the Continent and back about four times in a couple of days or so.

All this makes very interesting reading, and we are compelled to acknowledge how clever these boys are, and with what fertility of resource they are endowed. But the published lists of their doings are by no means complete. Probably the directors are bashful, and fear to make their messengers vain by a fuller record of their achievements, but no such considerations need deter us from chronicling a few of the more marvellous feats that have hitherto remained unrecorded. We admire the Boy Messengers, and have so often found them useful that we have no hestitation in supplying a few more feathers for their pill-box hats. On their roll of glory we inscribe the following deeds :—

A Boy Messenger was recently subpœnaed by a despairing solicitor to tell the truth in the witness-box at the Law Courts, and actually did so. This was such a novel sight that the Court was crowded to suffocation.

A well-known Newmarket trainer, desirous that his horse should win the Derby and wishing to engage a jockey he could trust, telephoned for a boy to be sent to Epsom. The lad rode the horse, won the Derby, and modestly returned to the office with his fee, five shillings, and the railway fare.

One of the most famous of our airmen, when testing a new aeroplane, always sends for a Boy Messenger to make the first flight. If this is successful, the gallant aviator enters the machine for the next ensuing contest, and, by exercising this precaution, has won many thousands of pounds.

Boy Messengers have frequently been hired to keep the place for a late comer in the queue at a theatre door, but it is not generally known that Mr. Balfour always engages one of these bright lads to keep his place on the Front Opposition Bench, so that it shall not be usurped in his, Mr. Balfour's, temporary absence.

At the time of the Investiture of the Prince of Wales at Carnarvon Castle, there was some slight fear that his Royal Highness might suffer from nervousness, and, so as not to disappoint the crowd, one of the Boy Messengers was commanded to be on the spot in readiness to go through the ceremony in case of any sudden emergency.

Mr. Little Tich is paid such a large salary that his managers feel it advisable always to have an under-study on hand in the event of the non-appearance of the great little comedian. For this purpose a Boy Messenger is invariably kept in rehearsal, fit to take the stage at a moment's notice.

It is regarded as historical fact that Casabianca, the Boy who Stood on the Burning Deck, was a Boy Messenger. All others had fled from the flames and he only remained at the call of duty, for he had not been paid his fee for delivering a message. Relating his experiences afterwards to an interviewer, he said the ship on fire might have frightened some people, but, personally, he did not care if it snowed.

Some of Scotland Yard's most baffling mysteries have been fathomed by these boys, who are diligent students of detective science as expounded in the story papers.

The boys are most adept in tracing things missing. One lad successfully assisted a lady who had lost her diamond tiara ; another helped a lady to find her husband ; while a third made light of the difficult task of aiding a poor girl who had lost her memory.

A lady, dissatisfied with her French hairdresser, applied for a boy to dress her curly locks. He took them to the office and in less than half-an-hour returned with them beautifully arranged.

WHAT IS YOUR NUMBER?

SEE PAGE ii. OF COVER.

THE GLASGOW COUNCIL'S BRILLIANT IDEA.

THE MYSTERY OF A PORTRAIT.

We have had to take the Glasgow Parish Council to task on more than one occasion lately for their high-handed action in excluding the public from what they term their public meetings. They have now found a new method of passing away their time.

We have before us a letter sent out by them of which the following is a copy :—

Parish of Glasgow.
Parish Council Chambers,
226, George Street, Glasgow.

Presentation Portrait to Mr. Morton.

Dear Sir or Madame,—The Finance and Law Committee of the Council having learned privately that an oil (portrait) of the Inspector was being painted satisfactorily by a local artist it has been agreed, in conjunction with representative Officials to invite subscriptions to present the portrait to Mr. Morton on behalf of members and ex-members of the Council, along with the official staff. The cost of the painting and frame will amount to £60 or thereby, and should you feel disposed to assist, the Deputy-Inspector will be glad to receive subscriptions.

Yours Truly,
James Cunningham,
Chairman of the Council.
John Ross,
Convener of Finance and Law Committee.

Now, without going into the matter of whether the local artist started on this job as a speculation, we should like to ask the members of the Council (and as it includes both the Finance and Law Committee, we presume they know what they are doing) the following pertinent questions :—

1. Why should the letter emanate from the heads of the Council, and be on official paper, instead of being the voluntary tribute of all ranks?

2. What would be the probable result if the rank and file objected to having this sort of thing thrust upon them by the officials, and refused to contribute?

3. How they justify the fact that official stationery, and postage stamps which are perforated with the letters "G.P.C.," have been used for a purely private matter?

4. Can they state a reason why they should not be surcharged for the same by the Local Government Board Auditor?

5. If the £60 can be raised, could not a much better use be found for it, such as in endeavouring to bring some light into the lives of the children who live in the horrible slums recently exposed in these columns?

"JOHN BULL" COAL CLUB.

Old members are reminded that their membership expired at June 30th, and they should send in newsagent's certificates for the year commencing July 1st, in order that they may be re-registered.

Forms of certificate may be had on application.

The Club is open to accept a limited number of new members, and intending subscribers can have full particulars from the Manager,

John Bull Coal Club,
149, Fenchurch Street, E.C.

Telephone : Avenue 143.

POINTED PARAGRAPHS.

A WARM MEMBER.

[*Lord Hugh Cecil has developed into the firebrand of his party.*]

The son of Hatfield, in his burning zeal,
Is hot enough to set one's hair a-frizzle ;
Opponents, noting him when in full steam,
Pronounce his name while gasping, "Lord ! you sizzle !"

BEAUTY'S SILKY LOCKS.

[*Hair made from silk is the latest invention of fashion. It comes from Germany, has the texture of real hair, and can be dyed the exact colour of natural hair.*]

The poet never more may speak about
The silken hair that crowns his fair ideal ;
Or she may deem his compliment a flout,
And say she wears not silken hair, but real.

Ricardo.

OUR SEASIDE ENTERTAINMENT SCHEME.

A NOVEL ARRANGEMENT FOR THE BENEFIT OF "JOHN BULL" READERS.

We have inaugurated a scheme which will enable any of our readers to enjoy first-class entertainments during their seaside holidays at considerably reduced prices, and in many cases HALF PRICE, *during August and September.*

By arrangement with the Proprietors of the entertainments mentioned below, any reader on presentation of the coupon to be found at the foot of the tablet on Page 1 of the cover may obtain admission at half price (or at the reduced price), to the performances as set forth below.

Coupons from my "companion" journal, "Mrs. Bull," will also be accepted.

Such arrangements have never been made before by any journal, and we are confident that those of our readers, either residents or on holiday in the towns mentioned, will not hesitate to avail themselves of these opportunities to the full.

ARBROATH.—*Will Irvin's "Merry Magnets," Cannon Common.* Alfresco Promenade Concerts. Half price to all seats at afternoon performances.

BEXHILL-ON-SEA.—*Bijou Theatre, Town Hall Square.* Half price to 6d. and 1/- seats at Matinees, except Wednesdays and Saturdays.
Coronet Entertainers, The Lawn, Marina. Half price to 6d. and 1/- seats at all morning performances except Wednesdays and Saturdays.

BLACKPOOL.—*Tivoli Electric Theatre (opposite North Pier).* Half price to 1/6, 1/- and 6d. seats.
Big Wheel or Jolly Wheel. Specially reduced admission, 2d.

BOGNOR.—*The Pier Picture Theatre.* Half price to 1/- and 6d. seats (special nights excepted).

BOURNEMOUTH.—*West's Pictures, Shaftesbury Hall.* Half price to all seats.

BRIDLINGTON.—*The New Spa, Gardens and Opera House.* 6d. Day Tickets issued at Half price.

BRIGHTON.—*Grand Concert Hall Picture Palace, West Street.* Admission to 9d. seats 4d.; 6d. seats 3d.; 3d. seats 2d. (except on Bank Holiday).

BROADSTAIRS.—*Bohemia.* Half price to all seats at 6.30 performances.

CLACTON-ON-SEA.—*Operetta House.* Half price to 1/- and 6d. seats; 9d. seats 4d., except on Saturdays and Bank Holiday.

DEAL.—*Collins' Royal Animated Pictures, Marina Hall.* 6d. seats 4d.; 3d. seats 2d. at all Matinees and on Tuesday and Friday evenings.

DOUGLAS.—*Charles Dare's Minstrels, on Douglas Head.* Special free seats to all performances. Daily 11 and 3. (Wet days in the *Empire Theatre.* Coupon holders half price to 1/- and 6d. seats.)
Empire Theatre. Twice nightly. Half price to 1/- seats only.

DOVER.—*Shanly's Animated Pictures, Wellington Hall, Snargate Street.* Half price to 1/- and 6d. seats, 3d. seats 2d. (except on Weds. and Sats.).

DOVERCOURT.—*Victoria Hall and Gardens.* Mr. Chas. D. Wright's Stars of Eve Concert Party. Half price admission (excepting Costume Nights and Bank Holiday). Evenings at 8, Matinees Saturday at 3.

EASTBOURNE.—*Gallery of Illustration, Terminus Road.* Half price to 6d., 1/- and 1/6 seats at all performances, excepting Saturdays and Bank Holiday.

FILEY.—*Annie Caine's Entertainers, The Sands.* 3d. seats 2d. at morning performances. Also at the Pavilion at the evening performances 6d. seats 4d., 3d. seats 2d.

GREAT YARMOUTH.—*The Gem Picture Palace (opposite the Jetty).* 9d. seats 6d., 6d. seats 4d. to the morning performances.

HASTINGS.—*Pelham Hall Electric Theatre, Pelham Place.* Half price to 1/- and 6d. seats. 3d. seats 2d.

HERNE BAY.—Messrs. Rouse, Way and Wilson. *Central Hall and Avenue Gardens, Pier Avenue.* Half price to all matinees.

ILFRACOMBE.—*Gaiety Concert Hall, Promenade.* Half price to 1/- and 6d. seats at matinees. 1/6 seats 1/- on Monday evenings only.

JERSEY.—*West's Pictures, Royal Hall.* Half price to all seats.

LITTLEHAMPTON.—*Harry Joseph's Arcadia.* Half price to all seats (except on Wednesdays and Bank Holiday).

LLANDUDNO.—*Arthur Sutcliffe's Entertainers. Pier Head Pavilion.* Half price to afternoon performances.

MARGATE.—*Parade Cinema (opposite the Pier).* Half price to 1/- and 6d. seats, afternoon performances, and half-price 1/- seats, evening performances only.

MOFFAT.—*Will Knott's Entertainers, Baths Lawn.* Half price to afternoon concerts.

PAIGNTON.—*Pavilion on the Green.* Fred Spencer's Entertainment. Reduced prices to afternoon performances. 6d. seats 4d.; 3d. seats 2d.; Half price to promenade.

RAMSGATE.—*Royal Victoria Pavilion and Theatre.* Promenade Concerts 11 to 1 and 3 to 5. Picture Shows 3 to 5, and Sunday concerts between 8.15 p.m. and 9.45 p.m. Half price to all seats except those at 2d.

RHYL.—*Olympian Gardens and Al-fresco Pavilion, High Street.* Complete change of company weekly. 1/- seats 9d., 6d. seats 4d. at all Matinees and Tuesday and Friday evenings. Afternoon teas served free.

ROKER.—Charles Elderton's Entertainers, *Summer Gardens.* Half price admission (except on Bank Holiday).

ROTHESAY.—*The Palace.* Stuart Debnam and his Jesters. Half price to 6d. seats at all Matinees and half price to 1/- seats to evening performances every Wednesday ("John Bull" evening).

ROUKEN GLEN (near Glasgow).—*The Entertainers.* 6d. seats, 4d.; 3d. seats, 2d. (except Saturdays).

RYDE.—*Theatre Royal.* Half price to all performances except on Saturdays and Bank Holiday

SALTBURN.—*Electric Theatre.* 6d. seats 4d., 3d. seats 2d.

SANDGATE.—*Alhambra Theatre of Varieties.* Half price to performances on Thursdays and Fridays.

SCARBOROUGH.—*The Olympia Picture Palace, Foreshore Road.* Half-price to all seats (except on Sundays).

SHANKLIN.—*The Favourites. Miller's Green Esplanade.* Half price to 1/- and 6d. seats. Day performances only and Children's Competitions.

SOUTHEND.—*The Happy Valley.* Lyell Johnston's Jovial Cards. Half price to afternoon performances.

SOUTHPORT.—*Pierhead.* Bert Byrne's Pierrots. Half price to 6d. seats (except Mondays and Saturdays: also week ending August 19).

TEIGNMOUTH.—The Bohemians. *Esplanade Pavilion.* 6d. seats 4d., 3d. seats 2d., matinees only.

TENBY.—*The Blue Myths, Coronation Gardens.* 1s. seats, 9d.; 6d. seats, 4d. Special nights excepted. Also 6.30 performances. Half price to 1s. and 6d. seats.

VENTNOR.—*Electric Palace, High Street.* Half price to 1/- reserved seats and 6d. centre seats.

WESTGATE-ON-SEA.—*Town Hall.* Admission to all entertainments at half price.

WESTON-SUPER-MARE.—*Shanly's Animated Pictures, Victoria Hall, Boulevard.* Half price to 6d. seats; 3d. seats 2d. (except on Thursdays and Saturdays).

WHITBY.—*The Spa.* 6d. day tickets at half price.

WHITLEY BAY.—Charles Elderton's Entertainers, *Summer Gardens.* Half price admission except on Fridays and Bank Holiday.

WORTHING.—*The Kursaal, Promenade.* Comedy Comete. Entertainments in the Gardens at 3 and 8. 9d. seats, 6d.; 6d. seats, 3d.; to Afternoon performances only. Animated Pictures in the Kursaal (up to 8 p.m.) 1/- seats, 6d.; 6d. seats, 3d.

JUST OUT.

TABLOID TALES

By

LOUISE HEILGERS

with

Preface by

HORATIO BOTTOMLEY, M.P.

1s. net. POST FREE 1s. 2d.

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HABITS.

AN EGOTISTICAL ESSAY.

By Sax Rohmer.

It is practically impossible to avoid habits. I have proved that. If one trained a boy to let his hair grow, for instance, in order to prevent his acquiring the habit of getting it cut, he would acquire instead the worse habit of writing poetry or of orating socialistically. Nature confuses a habitless mind with a vacuum.

Yet there is no proper reason why any man should have habits. Why should one always lunch at the same restaurant? There are others equally good. Why should one invariably carry an umbrella? or never carry an umbrella? or eschew all socks that are not blue socks? or all socks that are? Why never eat any mutton but boiled mutton? or unboiled mutton? No one need get up at the same time every morning. A man opposed to the habit vice might rise, if he wished, and were of strong mind, at a slightly different time upon each of the three hundred and sixty-five days in the year. But no one does. All are slaves of habit.

Personally, I realised this some considerable time back, and determined, since it was evidently impossible to suppress habits, to cultivate them instead; to specialise, as it were, and see if I could not produce some rare, exotic specimens.

I have now perfected a number of these.

One of my prize habits is to walk, each fine Friday morning, down the hill upon whose summit my cottage perches, arrayed in a pyjama suit, felt slippers, and a raincoat, to visit the local tonsorial artist. This annoys the vicar, whom I meet usually, but enables me to get my head shampooed without having to remove my collar.

In this, as in my other habits, I am actuated by no craving for notoriety, no mere desire to be different from my fellow habit-fanciers; I am simply making the best of a bad job. Since I must have habits, let them, at least, be notable ones.

I always trim my hedge bordering the public highway in *propriâ personâ* and arrayed in a white drill suit, because it draws the attention of passers-by to myself, and through myself to my turf and flower-beds, which, at other times, they overlook; though both are well worthy of inspection.

If a flat-footed, Burton-nosed gardener trimmed the hedge, or if *I* did so and was inconspicuously attired, no one would notice the beauties of my garden. By this habit I ensure that a certain number of people shall notice them once a week, at any rate.

Mark Twain once told me that he only had three habits of any consequence: eating, drinking, and sleeping. He remarked that he didn't regret any of these, except the last. He wished he could have cut that habit out, he said. It would have left him so much more time for the others.

For my own part, I am proud of all my habits. They have great distinction.

Sitting for one hour each morning in silent contemplation of my tortoises, and turning over in my mind exactly what I shall have for lunch, is another rare bloom to be found in my habit-house. To secure variety in one's lunch menu is almost, if not quite, the greatest problem of the day.

There is an art in habit-culture. The amateur habit student, seeking a new kind of walk, for instance, would probably turn his attention to walking backwards or hopping, as the only pedestrial habits hitherto unattempted. This would be inartistic and would lead to his detention pending medical inquiry. But, turning to a habit artist, look at our leading actor-manager. Note the rare hybrid of the Græco-Roman variety which *he* has cultivated. Look at *me*. My gait is not only a new species, but a hitherto unheard of genus. Yet I neither hop nor reverse. Within the legitimate limits of a walk, I have raised a habit simply bristling with novelty. That is Art.

Of course, tastes differ. My habits are not *universally* admired. Mr. George Robey has told me on more than one occasion that my habit of smoking a clay pipe in the front row of the stalls irritates him very much, whereas, to quote a contrary case, ex-President Roosevelt approves. At any rate, he has said nothing about it.

I am at present at work upon several magnificent habits. When they have attained to suitable dimensions for exhibition purposes, I hope to place them upon view.

IMAGINARY INTERVIEW.

By Walter Moore.

"THE WHITEWASHER."

"So you succeeded in squeezing in," I said, tapping Mr. Masterman on the shoulder as he stood on Bethnal Green Junction platform, his carpet bag at his feet.

"It was more than that," retorted Mr. Masterman. "It was a famous victory."

"You must have been sitting in the sun, like old Caspar, if you think that," I observed. "You certainly managed to reduce the Liberal majority by 498."

"You should blame Scurr for that," was Mr. Masterman's response.

"Don't lay that flattering unction to your soul," I admonished. "You would not have done much better if he had not intervened. Now the point is this—do you intend, in the face of such a pronounced expression of disapproval of your whitewashing tactics on the part of the Bethnal Green electorate, do you intend, I say, to take your seat on the Treasury bench?"

"What an absurd question," cried Mr. Masterman. "I know my duty to my country too well to desert my post."

"If you appreciated your duty to your country you would take the hint conveyed in the reduced majority in Bethnal Green, and relieve it of your presence. Why not try one of the Colonies? I understand there is a fine opening for smart painters and decorators in Australia. An efficient whitewasher may earn as much as eighteenpence an hour, full time."

"Are there many reformatories out there?" asked Mr. Masterman, quickened into sudden interest.

"I cannot say," I returned. "But you may depend upon it that in any large community there is bound to be a sufficiency of ill-conducted institutions to give your talent for whitewashing full scope."

"There are a great many left in England to which I have not yet given my attention," retorted Mr. Masterman, with unctuous satisfaction. "So long as I remain in the Government—which, from the look of things, promises to be for a considerable length of time—I am sure not to want for raw material."

Mr. Masterman spoke with so much self-satisfaction expressed in his countenance that I feared that, as is the way of egotists, he was taking my remarks seriously. I therefore deemed it best to fall back upon plain speaking.

"Look here," I said; "you, blinded by self-complacency, appear to be sublimely oblivious to the fact that what I have been saying was 'spoke sarcastic.' Are not you aware that your very qualified success at Bethnal Green is a bitter blow to the Government? Do you think the more perspicacious politicians can't see through the little plot which forced you to fight so doubtful a constituency? Whilst you were a Home Office underling the Government felt bound to support you. But I notice that, instead of endorsing your notorious Akbar performance by offering you a safe seat, they gave you a stiff proposition, hoping for your defeat. Who knows what is the secret history of Scurr's sudden appearance in the land? I have my own ideas. 'We must have Masterman for London!' was the cry. Heroic resolution! I wish they had meant it. And now they have got Masterman for London, I wish them joy of Masterman."

By this time I was out of breath, and Mr. Masterman was out of countenance and out of temper. "Pale anger touched his face with frosted finger." His complexion took on the ghastly hue of the whitewash he slaps about so well.

"But come," I continued, deftly intervening a loaded luggage barrow between us; "I won't rub it in too much. You have youth on your side, and, what is more, you have what many a man who has made a dire mistake would give his ears to have—to wit, an opportunity to live down your error. Use it, young man, wisely and well. You were very nearly downed by Hoffgaard; from this time forward take care always to be—er—honguard."

"What the ——" began Mr. Masterman, furiously.

"Bishopsgate and Liverpool Street train!" yelled a porter.

I was saved!

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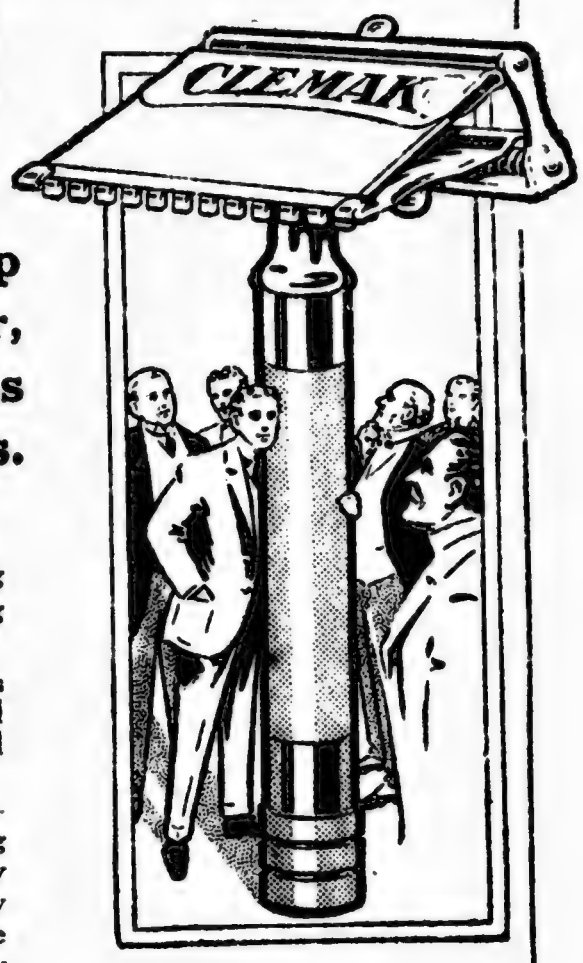

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THE DRAMA OF TO-DAY.

By M. Clement Scott.

"A Royal Divorce."

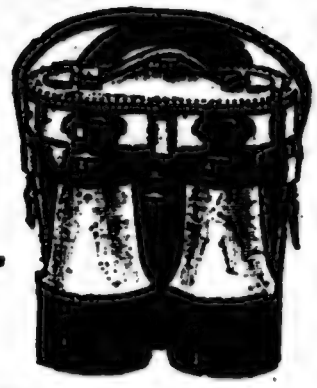
You will naturally ask, "How is it possible that this poetical play has withstood the wear and tear of time, and still not one discordant note resounds throughout the whole of W. G. Wills's twenty-year-old drama?" I will try to tell you the reason! View it from whichever point you may, as a page torn from the world's history, as a leaf drenched with tears of tender humanity, or as a romance teeming with the triumph of stage management, there will never be a more stirring or beautiful story written round the life of Napoleon Bonaparte and Josephine than "A Royal Divorce."

But then W. G. Wills was not only a playwright, but a painter, a dreamer, and a maker of verses as well. Who can ever forget his exquisitely graceful lines in "Charles I.," his "Eugène Aram," "Vanderdecken," and "Olivia," all produced at the *old* Lyceum Theatre by Henry Irving, and each play studded with passages of pathos that can never be wholly obliterated from the minds of those who heard them? Listen to-day at the *new* Lyceum to the cheers and shouts of approval from the people as situation after situation is so eloquently put before them by W. G. Wills in "A Royal Divorce." I was informed a few hours after this important revival that Wills knew nothing whatsoever of French history. Let me hasten to assure the gentleman who made this statement that he is labouring under an entire misapprehension. Mr. Wills may have taxed his vivid imagination to give colour to the tale of the fiery little Corsican and his childless wife Josephine—but few men of his day were better read or more scholarly than Mr. Wills. Indeed, had it not been for his idle temperament, W. G. Wills would have left a far more brilliant record behind him than he did.

But enough of the author, whom I personally knew so well, and could write about so much. What of the artists taking part in the play? If I mistake not, the Messrs. Melville have discovered in Miss Ethel Warwick, who acts the character of Josephine, an actress of fine promise, and one who is destined to make a big name for herself. With everything in her favour, youth, loveliness, talent, and, above all, that most glorious thing in woman, a far-carrying, sweet-toned voice, Miss Warwick should not be long in obtaining her highest ambitions—she has not a trace of conceit about her, and has been taught in one of the best of schools. Mr. Frank Lister repeats his success as Napoleon, Miss Edyth Olive plays Marie Louise, and Fred Morgan is seen as that cynical wit, Talleyrand. The effect of "A Royal Divorce" at the Lyceum is great, and even during the most tropical weather, the house has been packed.

"Sally Bishop."

"Silly Sally" I should be more inclined to call her, for a more idiotic simpleton I have never met. In these days of flappers and their *pretended* innocence, it is difficult to believe in the babyish nonsense of Sally Bishop, who permits a young man to follow her on the top of an omnibus in the rain, shares his umbrella with him—calls at his flat to return him a bracelet (which she might just as well have sent by post)—and then remains on there in the most casual way as his mistress. What does Mr. Thurston want to teach us, I wonder? He makes Sally immoral and in his book she commits suicide. At the Prince of Wales' Theatre Sally is saved, and Mr. Traill, in the person of Dennis Eadie, swears to marry her and jilt the girl he is engaged to—a Miss Standish Roe, who has been carrying on anyhow with a married man. It's a pleasant sort of story, isn't it?—exactly the kind of play you would like to take your daughters to see—*je ne pense pas*. Miss Agnes Thomas does her best to be Sally's good angel, but she visits the flat where Traill and "Silly Sal" are living together without ever expressing her opinion of their disorderly conduct, and when Miss Bishop shows her a document Traill has had drawn up by the family solicitor—leaving the foolish typist girl two hundred and fifty pounds a year—Miss Thomas "cuts the cackle and comes to the 'osses" by saying, "Drat all these lawyers' phrases, I want to see how much he has left you," or words to this way of thinking. Miss Thomas does wonders with such a contradictory rôle, and in the small part of a bank clerk Mr. A. E. Baskcomb shows what a jolly good comedian he could be if only he were given the opportunity. It is a thousand pities Mr. Dennis Eadie should be induced to play lovers of the Traill pattern—they are totally unsuited to his style. Miss Daisy Markham takes the character of Sally Bishop. Oh!



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IMPORTANT NOTICE.

Readers of JOHN BULL who are competing for the Free Holidays should note carefully that

All Coupons should reach us by Saturday Next, August 5th.

in accordance with the conditions repeated below. The coupons should be tied up in two bundles, one containing coupons from JOHN BULL and the other from *Mrs. Bull*. The sender's name and address should be clearly and fully given on a separate sheet of paper, together with the total number of coupons sent. The envelope should be addressed JOHN BULL, 93, Long Acre, London, W.C., and marked "Holiday" in the top *left* hand corner.

Our Remarkable Offer.

We have made arrangements by which we are able to give the readers of *Mrs. Bull* and JOHN BULL the opportunity of spending, at the beginning of September, a delightful holiday, absolutely free of cost, at St. Cecile, a new and charming Continental seaside resort. We intend to defray the travelling, hotel and other expenses of 100 persons, chosen from among the readers of *Mrs. Bull* or JOHN BULL for one week, and shall ask for nothing in return. All you have to do is to qualify for the free holiday on easy conditions. The 100 holidays we shall give away in pairs, a plan which will commend itself to everyone as it will enable a husband to have the company of his wife, and others the society of their particular friends.

A week's stay on the Continent, with all the attractions of a French watering-place, is an experience everyone would anticipate with eagerness, but as our offer is limited to 100 readers, we have decided to make the selection with the aid of an easy competition—well within the capacity of all. Particulars of this are given below. As already indicated, we shall pay for everything from the departure from London till the return home a week later. The only exception will be wines.

FREE RAILWAY FARES, BOAT TICKETS, HOTEL & BOARD.

But apart from that everything will be free—and, moreover, we intend to treat our guests right royally. We shall provide the travellers with First-class Railway Tickets and First-class Passes for the Boat. At the hotel at St. Cecile the conditions will be the same—Free and First-class. The surroundings will be sumptuous yet homely, the *cuisine* of the very best—and, what is the culminating point, we will pay the bill. Everyone has an equal opportunity, and a week's stay on the Continent, with all expenses paid, is well worth trying for.

WHAT YOU HAVE TO DO.

In each week's issue of *Mrs. Bull* and JOHN BULL will be found a Voting Coupon. All you have to do is to collect as many coupons as possible by Saturday, August 5th—three weeks before the holiday commences. You can vote for yourself and also get your friends to vote for you. *But an important point to note is that the coupons must be taken EQUALLY FROM "MRS. BULL" and "JOHN BULL."* The 50 readers who secure the most votes by Saturday, August 5th, will each be presented with 2 free holidays at St. Cecile.

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Please register my vote on behalf of—

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(Fill in here the name and address of any person for whom you are voting.)

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(Readers may vote for themselves if they wish.)

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BE SURE TO LOOK AT THE OUTSIDE BACK COVER.

BULL'S EYES.

Notes of Interrogation:—
Isn't it a case of "heads" or "tails" with the Peers?
Do they call him Lord "Hands-down" now?
If Morocco means a difference, why not "split it"?
Doesn't "strained relations" describe some newspaper accounts?
Shouldn't the Halsbury "dinner" be spelt "dinna"?
Won't the output of new Peers "put out" the old ones?
Do Ministers ever neglect their "jobs"?
Wouldn't Consols "go down" better if they "went up"?
Will the ex-Shah "get his own back"?

The street vocalist, who, with a shade temperature of 93 degrees, informed a perspiring public that "Somewhere the sun is shining," must have been new to the business.

Five parishes in Mid-Essex are so badly off for cottages that young couples cannot marry. They must "get out" to "get off."

A show-rider at the Crystal Palace has been fined £2 for biting a horse's ear. Fleet Street "ear-biters" must beware.

Lord Charles Beresford says it is not necessarily patriotism to die for one's country. Or to live for it.

"The Concert" is the name of a forthcoming play. There ought to be "pieces" in it.

"Love is like other games," says Priscilla Craven. Yes, you must practice before you can "play" at it.

The heat wave has sent up the price of lemons. We shall have to do without lemon-aid.

Polish won a race at Goodwood. A fine "finish."

The American couple who got married in an aeroplane appear to be of a flighty turn of mind.

Cancer is one of the diseases to which chimney sweepers are very liable. The "flu," we presume, is another.

Lord Alverstone says there are 8,000 judges in the German Empire. It must be a trying country.

"The Red Lantern" has just been published. More light literature.

"Boys and girls are books to be read with intelligence," says the Rev. W. Kingcote Greenland. Most folk prefer to shut them up.

"Matrimony is the only thing that keeps women at all sane," says Sybil Spottiswoode. Yes, they are all mad if they can't marry.

A contemporary is offering "Free Novels for Holiday Reading." Not too free, we hope, considering the weather.

Music as a mental cure is the latest discovery. But we have known music drive folk crazy.

According to the *Eton College Chronicle*, Napoleon owed his unhappy end to not wearing a beard. He was content to beard others.

The Millionaires' Theatre in New York wants unsensational drama. Here is a chance for English playwrights.

Brighton and Worthing are waging an omnibus war. No doubt it is a fare fight.

"Knowledge is the essential to conquest," says Mrs. Annie Besant. Yes, it's the man "in the know" who backs the winner.

The marking of the Thames swans has just taken place. The young birds now bear the owners' cygnetures.

A correspondent, writing re the hobble skirt, says he can see nothing in it. We should hope not.

Although Lord Charles Beresford has retired, we understand that he is still very much awake.

"Steel in a man's head," we read. Handy to sharpen his wits on.

Lord Minto has been made a freeman of the Grocers' Company. He can now help to give the Commons beans.

There is no truth in the rumour that Lord Gladstone will edit *Black and White*.

We read of a glove-cutter having worked seventy-four years with one firm. Time he had his hand in.

Two men were fined £5 each at Norwich for shooting a pheasant without a licence. Expensive game.

Mr. Douglas Stuart, of New Oxford Street, London, and Basle, Switzerland (who has the distinction of having paid the record bet of £10,000 to £10), is making a no limit double event book on the Cesarewitch and Cambridgeshire. If any reader is fortunate enough to select the winners of the Cesarewitch and Cambridgeshire and supports his fancies with the genial "Duggie," he need have no fear as to being paid the full amount due to him immediately on return of the winning voucher.

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JOHN BULL'S LETTER BAG.

[THE EDITOR *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and only* THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE SENT FOR THE PURPOSE. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (2 page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be sent in the first instance; if inspection of the originals is required a request will be forwarded to that effect.*

ANONYMOUS CORRESPONDENCE is increasing steadily. In future, we will disregard any letter which is not duly authenticated, with name and address, which may be given in strict confidence.

FORWARDING LETTERS, ETC.—Our correspondence is growing so enormously that we have to discourage all idea of PUTTING OUR READERS INTO COMMUNICATION WITH ONE ANOTHER. *If the practice grew, we should want an extra staff of clerks, fresh offices, and Jim Crow to keep the peace.*

S. S. W. (Grimsby) says L. M. Green (161, St. James's Road, Croydon) advertises *loans without fees*, but he made an applicant pay 7s. 6d. for enquiries and then lent nothing.

M. R. SAN. I. (Maida Hill) says he has himself officially inspected and tested drains in several *conventual buildings*.

"LEX" (London, S.E.), in sending 2s. for the Adam Fund, expresses his strong approval of our exposure of the "very improper conduct of *Mr. Masterman* in connection with the Akbar School scandal." He regrets that, as a rule, "the public (especially the working classes) so soon forget the events of even a very short time ago."

J. T. C. (Shepherd's Bush).—The members returned to Parliament at the December, 1910, election, and styled the "Parliamentary Labour Party," are forty-two in number, their sessional chairman being Mr. J. R. Macdonald; vice-chairman, Mr. J. R. Clynes; secretary, Mr. J. Parker; and whips, Messrs. G. H. Roberts and C. Duncan. Of these, fifteen form the Miners' Section, while three represent Scotch constituencies.

J. O. (Wood Green).—We are really too busy to resolve *problems in simple arithmetic* for you. Why not ask the first small child you meet in the street?

"MICROBE" is anxious about her niece, who is in service. Her master often asks her to sign small slips of paper, telling her she is merely *witnessing his signature*, but he does not explain what the papers are for. What risk could she possibly run?

"BRITON" (Streatham).—We confess we are not very touchy about unintended "*insults*" *to the British flag*, but we agree that there are too many Yankee ones about in London.

H. P. (Middlesborough).—We are afraid we cannot tell you how to obtain a *copy of a will from America* if all the clerks out there are conspiring to puzzle you.

F. G. E. (Brixton Hill).—If you use a *crest* on your watch without paying for a licence, you will certainly be fined if you are unlucky enough to be caught.

A. E. E. (Bedford) sends us a *large printed card which was surcharged* 1d. because it had the words "Post Card" at the top. He points out that, if he had placed it in an envelope, the Post Office would only have charged 1d. for both, but that they want 1d. for taking the card alone. How lucky we are to have a business Post Office!

"JUSTICE" (Birmingham).—Afraid we cannot make these Christians love one another!

J. B. (Heswall) suggests that any person suspecting *short weight* should be able to have goods weighed at the nearest police-station. That would keep the force pretty busy, would it not?

"JUSTICE" (Edinburgh).—We agree that, if Lloyd George endows *medical research*, starving people will have no great cause to jump for joy. Nor will stray dogs.

C. P. (Manchester).—It was certainly odd that two different ladies, living at two different addresses, should have sent identical testimonials to Macdonald, the *advertising dentist*. Telepathy, perhaps.

A. S. Y. (Cairo) thinks the *names of stations ought to be indicated inside* the compartments of trains. Quite a good idea in these days of advertisement, when every station appears to be called "John Bull" or "Mrs. Bull," or Somebody's mustard.

"AGNO" (Londonderry) asks if we know anything about the *Tabard Inn Library*. We thought it had died long ago. It was certainly very unsatisfactory when we knew it.

A. A. O. (Rotherham) has been ordered by His Honour to pay "the enormous sum of 12s. per month or be a guest of His Majesty," though his wages average only 16s. per week, and his home has had to be sold to buy food, and he has a wife and three little children. The whole system of debt-collection certainly needs revision.

"PATER" (Birmingham).—We really cannot advise you whether to let your daughter go as clerk to a firm of "Commission Agents." If you have any doubt about them, there must surely be many ways of finding out.

I. J. (Sheffield) assures us that *railways are not philanthropic institutions*. We never imagined they were. He does see why workmen should be favoured in the matter of fares, and he defends the favouring of foreigners. This is his argument: -"Seeing a train load of 50 wagons of grain can be conveyed from one pont to another quite as cheaply as about 25 wagons from 25 different stations to 25 other different stations a similar distance apart, is it surprising that they encourage large lots in preference to small, and fortune favours the foreigner in that his goods travel in larger lots?" The word "fortune" amuses us.

(*Continued on page* 218.)

THE BOOTS YOU WANT.

THE "BOOTS-BY-POST" METHOD FROM **YOUR** POINT OF VIEW

YOU can have a sample pair of "Footshapes" sent Post Free for 8s. 6d. to **YOUR** house for **YOUR** approval. If not entirely satisfactory **YOUR** money will be returned in full. No deductions.

YOU can compare them with local value. If **YOU** are not more than satisfied, **YOU** can return them. **YOU** will not be charged for any expense. We pay postage.

YOU receive for 8s. 6d. a pair of guaranteed All-Leather boots, such as cannot be obtained elsewhere at anything approaching the price.

YOU can buy direct from our factory for cash on more advantageous terms than the credit-dealing shop-keeper.

Why should **YOU** pay the shop-keeper's rent, rates, taxes and incidental expenses?

This is **YOUR** opportunity. Send **YOUR** 8s. 6d. now. **YOUR** boots will arrive at **YOUR** door by first return mail.

GENTLEMEN'S "Footshape" Boots are made in eight different sizes and four different widths, therefore you have altogether 32 sizes and widths to select from.

SIZES: 5, 6, 7, 8, 9, 10, 11 (size 12, 1/- extra). Each size in four different widths. No. 3 width (for slender feet); No. 4 (medium); No. 5 (wide); No. 6 (extra wide).

HOW TO ORDER.—Fill in the attached Order Form, stating size (length) usually worn, then the width according to the shape of your foot. If narrow, order No. 3 width; if medium, No. 4 width; if wide, No. 5 width; if extra wide, No. 6 width.

SUPPLIED IN THREE DIFFERENT LEATHERS

DESCRIPTIONS.

No. 1617.—BOX CALF BOOT, 8/6.—Splendid Box Calf Uppers, straight golosh, no outside seam, unbreakable jockey back, toe-capped (as illustrated), best linen lined, specially selected hard-wearing solid leather sole, sewn. Best make and finish throughout.

No. 1717.—GLACE KID BOOT, 8/6.—Exactly same style and quality as above, but slightly lighter in weight.

No. 1417.—BROWN WILLOW CALF, 9/6.—A magnificent boot. Rich nut-brown shade and warranted real 'Willow' Calf.

We guarantee your money back if Boots are not approved.

WRITE TO-DAY FOR OUR 144-PAGE ILLUSTRATED CATALOGUE FREE! on receipt of 2d., cost of postage only

POST FREE 8/6

Direct from the Factory to your door

THIS IS **YOUR** DAY.

Fill in your name and address and post the attached coupon with **8/6** at once.

CUT ALONG THIS LINE.

W. BARRATT & Co., Ltd., (Dept. 60), STERLING WORKS, NORTHAMPTON

TRIAL ORDER FORM. JOHN BULL, Aug., 1911. Catalogues sent free with Boots.

NAME.....

ADDRESS.....

Boots No.... Size.... Width.... Enclose P.O. with this Order Form. Calf, 8/6 Glace Kid or Box Calf, 8/6 Brown Willow 9/6.

The Konak

SELECTED BRIARS

Best Vulcanite Mouthpieces, scientifically constructed to minimise the pressure upon the teeth

This unique design, made in all the favourite patterns, ensures a thoroughly cool and comfortable smoke.

The general excellence of this pipe will delight even the most discriminating smoker.

Price **2/6** each.

(Hall-marked silver mounts.)

BE SURE TO LOOK AT THE OUTSIDE BACK COVER.

E. I. (Burnley) challenges parsons to prove out of the Scriptures that *the soul can never die*. Now we are in for a fine outburst of theological controversy—we *don't* think!

R. G. P. (Bournemouth) raises a *question of etiquette*. Unlike most people, he seems to be aware that pedestrians should keep to the right on a footpath, but he wants to know whether he should make an exception in the case of a lady and go on to the kerb. Not unless the kerb is uncomfortable or inconvenient. When mud is being splashed about he ought, of course, to do everything to protect the fair sex.

J. D. (Southsea) tells us of his troubles in trying to draw 1s. from the *Post Office Savings Bank*. He filled up a form and was told that his signature was not the same as that in the bank-book. This was true, because he signed the bank-book when he was 9 years old, and is now 15. He had to sign another form and wait till it came back from headquarters. This annoyed him so much that he wants depositors to be identified by their thumb marks. But would not these change while a boy was growing up?

J. B. (Bradford) wants *to patent an article* without going to a patent agent. He must get some friend to draw up the specification for him.

"STUCK" (Manchester) has made an invention which he cannot develop for lack of capital. Accordingly he argues that *Socialists* are very foolish in thinking that labour can get on without capital. But no sensible person ever thought it could. They would confiscate it to the State.

J. W. (Carnarvon) admires our attitude towards *the Party system*, and exclaims, "Un hoelan ychwaneg yn yr arch plaid." We thought this was a choice specimen of back slang, but he assures us that it is Welsh for "One more nail in the Party coffin."

P. W. C. (Willesden Green) tells us of the ingenious *tricks of a cheap-jack*, who sold two or three watches for 10s. each, gave the buyers their money back, and then sold a large number of watches at the same price, but only rewarded the buyers by giving them a chain. We do not quite see what they had to grumble at. One does not usually buy anything from a cheap-jack with the idea of making a bargain. Like a Party politician, he is on the make, and should not be expected to give anything away.

A. E. O'C. (Nottingham) objects to a landlord's agent recommending a *window-cleaning company*, but if the landlord makes himself responsible for damages, we do not see where the complaint comes in.

K. M. (Great Yarmouth) draws our attention to the bad pay and general conditions in the Trinity Service. Perhaps some reader will confirm the allegations.

C. F. G. (Walworth) is a club hall-porter, and *wants to better himself*. He asks if he shall take up motor-driving or motor-body-building. But the industry is now pretty well full up.

MRS. P. (Lingfield) sends a cutting: "Crow (James) left the London Fire Brigade, and returned home to Melbourne, Australia, 30 years ago. Cousin Sarah asks." Evidently Cousin Sarah does not read JOHN BULL.

W. L. B. (Dundee), answering "Flodden Field," asks "if it is *jealousy for the Scotman's* business abilities, for his far-reaching educational system, for his steadfast principles, that makes this low and base-minded 'patriot' stir up this dying feud." Very likely.

P. L. J. (Merthyr Tydfil) *sings*:

To show up deception and slay
The wolves who fleece sheep of their wool;
There's no other paper to-day
That does so much good as JOHN BULL.

G. W. N. (Huddersfield) complains of *broken promises by party politicians* in the matter of cheapening the transfer of property.

M. P. S. (Great Yarmouth).—We understand that the recent system advertised by the *Melbourne Press* (*Birmingham*) is just a dodge to extort shillings from the unwary.

F. E. T. (Grimsby).—We dare not recommend a *patent agent*.

A. C. N. (Stoke) sends us the name and address of his landlady, and wants us to write her an Open Letter and scold her for *insulting the British Flag*. He shares a bedroom with another young man. They clubbed together and bought a Union Jack about a foot square, which they fixed outside their bedroom window. "Imagine our disgust and rage," he says, "on coming home from work, to learn that she had torn down and burnt this flag. I have no doubt that you will do all you possibly can to hold this woman up to public scorn and ridicule, which she undoubtedly deserves." What a terrible outrage! Why not break her windows, or throw her into the nearest pond?

H. C. (Bournemouth) considers a tax on bachelors most unfair. He says "I am very *fond of the other sex*, and would not think for one moment of living with myself if I had the money, but for a man used to hard work which there is very little in this country, and having to go out morning after morning to get very little to do, I have come to the conclusion that I am much better on my own. Some men never dream of the poverty they are causing to poor girls by marrying them when they have no prospects. I have travelled best part of this world, having been a soldier, sailor, postman, and fireman, and having found out that a roving stone gathers no moss and a standing post gets kicked. Hoping that you will do something for the poor Bachelors, who I think on my own are the only men of thought, considering the employment there is for women and none for men. I could tell you a nice tale of different parts of this world, but cannot put it into writing." Perhaps that is just as well.

"MECHANIC" (Waterloo Bridge Road) often meets *girls of about thirteen*, who work ten hours a day and earn three shillings or less. He exclaims, "No wonder these children cannot afford soap, but a penny cake would probably last them a long time." As to the disappointments when answering "*box advertisements*, they are not all necessarily swindles. A friend of ours put one in the other day, and received no less than a hundred and two answers next morning. He could not be expected to write and express his regrets to each individually.

E. A. E. (Aldershot) says that *sailors enjoy comfort and plenty of food*, and that an officer gets into serious trouble if he attempts to strike them. Our correspondent has had twenty-seven years' experience in every class of ship and denies the existence of hardships even on tramp steamers.

HAWFINCH (Hove) and B. S. (Dukinfield) sends us circulars of tobacconists who have adopted the *snowball system* of pushing their wares. This trick seems to be greatly on the increase.

F. P. (Framfield) grumbles about the insufficient supply of *postal orders at a village post office*. But there must always be drawbacks about residence in remote parts of the country.

G. F. (Eastbourne).—Unfortunately our space is limited. Otherwise we should be only too glad to "encourage individual effort" by publishing all the *contributions submitted by our readers*.

[*We regret we are obliged to hold over a large number of replies.*]

SAYS HE IS NOT GIFTED WITH STRANGE POWER.

Yet Prominent People Say This Man Reads Their Lives as an Open Book.

Do you Want to Know About Your Business, Marriage, Changes, Occupations, Friends, Enemies, or what to do to achieve Success?

TEST READINGS FREE TO ALL "JOHN BULL" READERS who WRITE AT ONCE.

Attention of the mystically inclined seems to be centred at present upon the work of Mr. Clay Burton Vance, who, although laying claim to no special gift of supernatural powers, attempts to reveal the lives of people through the slender clue of birth-dates. The undeniable accuracy of his delineations leads one to surmise that heretofore palmists, prophets, astrologers and seers of divers beliefs have failed to apply the true principles of the science of divination.

It is not to be denied that astrologers have excited the interest of enlightened people of all ages, but there have been many earnest thinkers reluctant to accept the theories of the ancient Chaldean science. One can only judge the potency of the science of Astrology by a personal application of its principles. To have all the cardinal events of your life spread out before you; to read an undeviating description of your true character, habits and inclinations is proof positive that the mighty power that shaped the universe and set the hands on the dial of time to mark the destiny of man, have not left us without the means through which we may know ourselves, through which we may fathom the mysteries of life. Asked to explain the method by which he gives his delineations, Mr. Vance replied: "I have simply resurrected an ancient science and moulded it into a key to human nature."

The following letters are published as evidence of Mr. Vance's ability. Mr. Lafayette Redditt writes: "My Reading received. With the greatest amazement I read, as step by step you outlined my life since infancy. I have been somewhat interested along these lines for years, but had no idea that such priceless advice could be given. I must admit that you are indeed a very remarkable man, and am glad you use your great gift to benefit your clients."

Mr. Fred Walton writes: "I did not expect such a splendid outline of my life. The scientific value of your Readings cannot be fully appreciated until one has his own Reading. To consult you means success and happiness."

Arrangements have been made to give free test Readings to all readers of JOHN BULL, but it is especially requested that those who wish to avail themselves of this generous offer make application at once. If you wish a delineation of your own life, if you wish a true description of your characteristics, talents, and opportunities, simply send your full name, the date, month and year of your birth, and also state whether Mr., Mrs., or Miss. Send your letter to Mr. Clay Burton Vance, Suite 51, No. 14, Rue de Richelieu, Paris, France. If you wish you may enclose 6d. (Postal Order, or halfpenny stamps of your own country) to pay postage, clerical work, etc. Please note that 2½d. postage is required on letters posted to France. Do not enclose coins or silver in your letter.

To H.M. THE KING

"Black & White" Whisky

Jas. Buchanan & Co., Ltd.,
Glasgow & London.

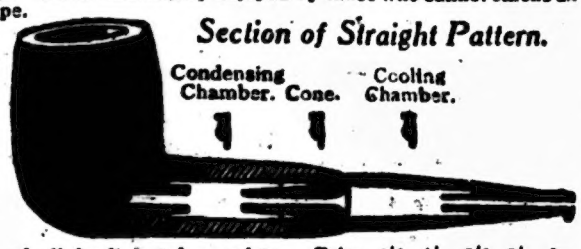
The "MASTA" for Pipe Lovers.

The "Masta" possesses a scientific but simple device which absolutely prevents any nicotine or moisture from reaching the mouth or pipe bowl. It ensures a cool and *dry* smoke to the end, and allows you to enjoy the full flavour of the tobacco.

There are no parts to get out of order, and the pipe can be easily cleaned. The "Masta" can be thoroughly enjoyed by those who cannot smoke an ordinary pipe.

Made of best selected briar.

Section of Straight Pattern.



Every pipe guaranteed.

Obtainable of all leading tobacconists. Price 2/6, 4/-, 5/6, 8/-, &c. Cheaper quality, 1/-. Write to-day for free booklet, "Points on Pipes." Full of useful hints.

MASTA PIPE CO. (*Dept.* 9) MILNER WORKS, BARNSBURY ST., N.

JUNON BUST DEVELOPER

is a wonderful preparation that really does develop the bust.

Simple in its use and action—one can carry out the treatment in one's own private room—without trouble or inconvenience of any kind.

Its low price places a perfect development within the reach of all, and any woman who has hitherto been secretly worried about her shrunken and unhealthy appearance should commence this treatment at once.

Send **5/6** and this new and unfailing preparation will be mailed you by return, post free, in plain and sealed wrapper.

Junon Bust Developer is prepared only by the Proprietors and is GUARANTEED HARMLESS.

JUNON Hair TONIC

Restores gloss and Brilliancy—stops hair falling—nourishes and strengthens the roots—removes dandruff—positively makes the hair grow—is a beneficial and pleasant dressing for daily use.

Recommended for use in conjunction with JUNON Hair Stains. Two kinds: Greasy for dry and brittle hair; Non-greasy for greasy hair.

Post **1/- & 2/6** Free

Securely packed in plain package.

JUNON Hair STAIN

This is the only permanent and really satisfactory one-solution hair stain—absolutely harmless—perfectly natural tints—easily applied in one operation—defies detection—does not stain the skin.

In Eight Standard Shades:—Black, Dark Brown, Medium Brown, Chestnut, Golden Chestnut, Light Golden Chestnut, Golden, Light Golden.

Post **1/- & 2/9** Free

Securely packed in plain package.

JUNON Ltd., Marsham St., Westminster, S.W.

J.E. & CO.

SUCCESSFUL TURF INVESTMENT!!

ALLEN'S DAILY SYSTEM WIRES

AND

ALLEN'S METHOD OF INVESTMENT.

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REMARKABLE TURF WINNING PLAN!!!

EVERYONE CAN BE A TRIUMPHANT OPERATOR!!!

A

REGULAR INCOME ASSURED

to each and every individual client—without fail—each season. Begin at once to act upon my Daily system Wires and Method of investment, and enjoy the incomparable privilege of an assured regular income derived from permanent, lucrative and easy daily investments on the Turf! Your payment will be refunded in full—without any deductions—if you can find I fail in fulfilling this assurance! I offer you the one and only rational and recognised means of rendering Racing a successful proposition capable of superseding in lucrativeness every other source of enrichment.

FIRST, LAST, AND ALWAYS!!!

THE MASTER KEY TO THE PROBLEMS of the TURF!

Lucrative Racing on Invincible Lines

Regular, Progressive, Inevitable Winning.

YOU CAN START WITH A CAPITAL OF ONLY £3!

My celebrated Daily System Wires and Method are the recognised essentially Safe mediums of Turf Investment, combining with the greatest security the extreme remunerativeness of Turf transactions—requiring the absolutely minimum capital and ensuring an almost solid sustained consistency of quite accurate selections—rendering Turf Investments sound, safe, and highly profitable, while affording a means of sure, regular income.

CLIENTS MAKE HUGE PROFITS Frequently Exceeding £10!

A Free 56 pp. Book.

Containing full detailed explanations, many conclusive proofs, testimonials, press recommendations, etc. Also my

Selections for 1909, 1910, and 1911,

will be sent you upon request. Write your name and address and the words "John Bull" on a postcard, and by return of post this free book will be sent you in PLAIN SEALED ENVELOPE.

COMMENCE AT ONCE TO BUILD YOURSELF A FORTUNE!!

You Can Absolutely Command Success!!

WRITE TO-DAY!!!

C. ALLEN, World's Leading Professional Backer,

Avenue Chambers, Vernon Place, London, W.C.

Telephone: Central 15227. Telegrams: "Reglincom, London."

RACING NOTES.

By W. Lotinga.
("*Double U. L.*" of Lotinga's Weekly and "*Magpie*" of The Globe.)

Medley.

Phaleron is a demon to ride, and until Herbert Jones rode his at Ascot Dillon was the only jockey whom he had not managed to unseat in his usual kicking and plunging vagaries.

In Egypt and most foreign countries they cannot prepare a racing boat as built in England, so that clinker-built craft are always sent there, as they can then manage to take out or replace a portion or one of the streaks of the boat.

Prophetic.

The tail end of the new Summer jumping, with which no one can deal. At Lewes The Tylt, on this easy course, ought to win the Astley Stakes, and the Imperious colt Saturday's Selling Handicap, but the good thing of the week is

Anchora

for the Lewes Handicap, assuming that she has not run at Brighton while these notes are in the Press.

At Haydock Park Sealed Orders may win his race at last in the August Handicap, whilst for the holidays, my notion, indited so long ahead, can only be for Aye Aye in the North Surrey Handicap, despite her Hurst Park defeat.

TO WIN MONEY

you must have good information. Being in touch with the leading clubs, I am able to obtain exclusive information about horses expected to win certain races. My usual charge for a wire is TEN SHILLINGS, but to encourage new clients, I will send **Five Wires for £1.** G. TREVOR, 20, Glasshouse Street, Piccadilly Circus, London, W.

The CLIFFORD CLUB WIRES

represent the very quintessence of expert knowledge and reliable information, and afford absolutely the best medium for systematic investment. By subscribing to the "Clifford" Club Wires you are on a winner nearly every time; you entirely eliminate that element of chance which is so closely allied to the Turf, and your future success is reduced to practically a certainty. Recent successes, to date of insertion (July 27th), include Spanish Prince, Royal Sym, Royal Pageant, Lady Syme, Suncloud, Syce, Kilbroney, &c.—For terms, address **Mr. WALTER CLIFFORD,** 3, Shepherd St., Piccadilly, London, W. Mention this paper.

"*THE SPORTSMAN*," July 14, 1911, says:—
"BERT FRY, one of the best known of the Flushing Turf Accountants, has removed his offices to Basle, Switzerland."

BERT FRY, BALE 2, SWITZERLAND.

From 1,000 to 1 to 2,000 to 1 the double
CESAREWITCH AND CAMBRIDGESHIRE
NO LIMIT AT S.P.

F. SLOAN, Racing Expert.

Astonishing Results—Winner after Winner. With a Capital of £5:0:0 my Selections this Season, worked with my incontestable System,

SHOW A PROFIT OF £378.

Mention "John Bull," and remit 15/-, when I will send you my System particulars and one week's wires. 2 horses, 2 different Races. If not 3 Winners sent, next week's wire, FREE.
F. SLOAN, 106, Charing Cross Road, LONDON.

1 2
FOURTH PLACE BETTING.
3 4

OPEN A CREDIT ACCOUNT
NO LIMIT!
HIGHEST FINANCIAL STABILITY.
All Up-to-Date Advantages.
J. NORMAN,
Turf Accountant,
19, NEW OXFORD STREET, LONDON.

WRITE FOR RULES & TERMS ETC.

TEST IT FREE. A SURE MONEYMAKER.
We are the sole proprietors of the genuine Copyright of
THE GREAT AMERICAN "WINNING" PLAN.
NOT A SYSTEM. It POINTS out CLEARLY the ACTUAL "NAME" of only "ONE" HORSE A DAY hours before RACING to back for "ONE" RACE A DAY at LEVEL STAKES. No increasing or doubling. NO WIRES. NO HELP AT ALL. With a £1 or two capital £20 can easily be made weekly by this SMART NOVEL PLAN and this you are bound to admit. FULL WORKING PROOF OF RESULTS which YOU CAN VERIFY INSTANTLY sent for stamped address. BEWARE OF IMITATORS and DAILY SYSTEMS wiring 2 guesswork horses for one race, etc., who send so-called "proofs" WHICH CANNOT BE VERIFIED. They DARE NOT INFRINGE because they know IMPOSTORS will be PROSECUTED. We have WON APPLAUSE from the SPORTING LIFE, L.L. of the PEOPLE, JOHN BULL, LOTINGA'S WEEKLY, RACING WORLD, THE UMPIRE, etc. VANITY FAIR says: "The G.A.W. plan is the greatest money-making inspiration of the age." Write now. Begin at once.
The RACING STUD, High Road, Turnham Green, Chiswick.

"Know with whom you Bet."

Feeling that it is most desirable for every client to know something of the man to whom he entrusts his business,

CHARLES VILLIERS CHAPMAN

Will be pleased to forward on application a copy of his new Illustrated Booklet, containing the fullest particulars of his business and establishment, the largest, handsomest, and most up-to-date premises of any Turf Accountant in Europe.

The particulars are taken from an interview published recently in one of the leading weekly newspapers, whilst the illustrations are from photographs specially taken of the various departments of the offices at Maddox Street.

NO LIMIT. NO COMMISSION.

Books now open on all Future Events.

DOUBLES & TREBLES A SPECIALITY.

If you want to invest 5s. or £100 on a horse, see that you select a Turf Accountant from whom you can obtain the most advantageous terms, together with unquestionable security.

THE CARDINAL FEATURES OF
Liberal Terms, Straightforward Treatment, Unquestionable Security, and the Strictest Privacy
characterise all transactions with
Charles Villiers Chapman.

SPORTSMAN—
"His feature is No Limit."

JOHN BULL—
"One of the leading and most responsible Turf Accountants of the day."

MORNING ADVERTISER—
"One of the largest operators of the present day."

EVENING TIMES—
"One of the leading operators in London."

WINNING POST—
"One of the largest operators on the Turf of the present day, who has built up a large clientele by his liberal terms and his fairness."

ILLUSTRATED SPORTING AND DRAMATIC NEWS—
"One of the largest and most spirited operators of the day."

LOTINGA'S WEEKLY—
"He is clearly doing a big and a genuine business."

WRITE TO-DAY FOR THE ILLUSTRATED REVIEW BOOKLET CONTAINING PHOTOGRAPHS OF MY OFFICES.

24-26, MADDOX STREET, LONDON, W.

Telegrams: "Repayable, London."
Telephones: 890 Mayfair (10 lines).

DOUGLAS STUART

Has been "HALL MARKED" by the entire Press of the United Kingdom as the Greatest and most reliable Turf Accountant in the World.

Would YOU Like to Win £10,000

And be paid promptly by the man who holds the record for similar payment?

NOW IS YOUR CHANCE.

Cesarewitch and Cambridgeshire. Unlimited Double Event.

OTHERS SPEAK FOR HIM AS FOLLOWS :—

Sporting Life, July 17, 1911, says:—"Mr. Douglas Stuart conducts **by far the largest turf accountancy business in the world**, has the distinction of having paid the record of £10,000 to £10, and any reader who wishes to support his selections can do so with the utmost safety, as he will be paid what is due to him without fuss or delay. Readers should write for particulars of the generous terms offered by this RELIABLE AND UP-TO-DATE TURF ACCOUNTANT."

Black and White, 22/4/1911, said:—"Turf devotees will be tremendously interested in the record stakes paid out by Douglas Stuart. £10,000 to £10 to one lucky man. All interested in the Turf know of his integrity and position."

The Sketch, 12/4/1911, said:—"The fortunate man who recently won £10,000 is specially fortunate in having transacted the business with Douglas Stuart, who sent an open cheque, which was cashed the next morning."

THINK THESE POINTS OVER:—

☞ **NO LIMIT. ANY RACE. "WIN" OR "PLACE."**

ORIGINATOR OF

PLACE COMMISSIONS even when FAVOURITE starts ODDS ON.

☞ **NO LIMIT TO PLACE PRICES,** even when favourite starts ODDS ON. He will pay 50 to 1 a "PLACE" if returned, even though YOUR Turf Accountant limits YOUR winnings to 2 to 1 on the same race. Examine YOUR book of rules at once; it may mean hundreds of pounds difference to YOU in a season.

☞ **DOUGLAS STUART'S** cheques are "As Good as a Bank Note." They will be cashed on demand, over the counter, at 100 banks all over the Kingdom.

☞ **PRIVACY.** You may transact your business under a "Nom de Plume," and your winning cheques will NOT bear the name of Douglas Stuart.

☞ **£25** each way (or MORE by arrangement) may be wired from the Course, up to the actual time of "OFF," irrespective of the set time of the race.

☞ **FUTURE EVENTS.** Fullest prices guaranteed as quoted by the "Sportsman."

☞ **RELIABILITY.** What you win you will get, if £10,000 or even if £100,000. Douglas Stuart has not thought it necessary to state his "Bank Balance," which naturally varies, as he PAYS OUT large sums, but £10,000 paid "on Demand" speaks for itself.

If YOU want both LIBERALITY and SAFETY, open a

CREDIT ACCOUNT

WITH

DOUGLAS STUART,

102, NEW OXFORD STREET.

Or Send Deposit for any amount to Basle to-day

and do your REGULAR DAILY "S.P." BUSINESS with "the Firm Needed on the Continent," of whom "John Bull" said, "You will be safe in the hands of Douglas Stuart."

SYSTEM SPECIALIST *WITH NO COMMISSION.* | **FULL MARKET PRICES GUARANTEED.** NO "PRICE UNOBTAINABLE" Circular ever issued.

WRITE TO-DAY FOR

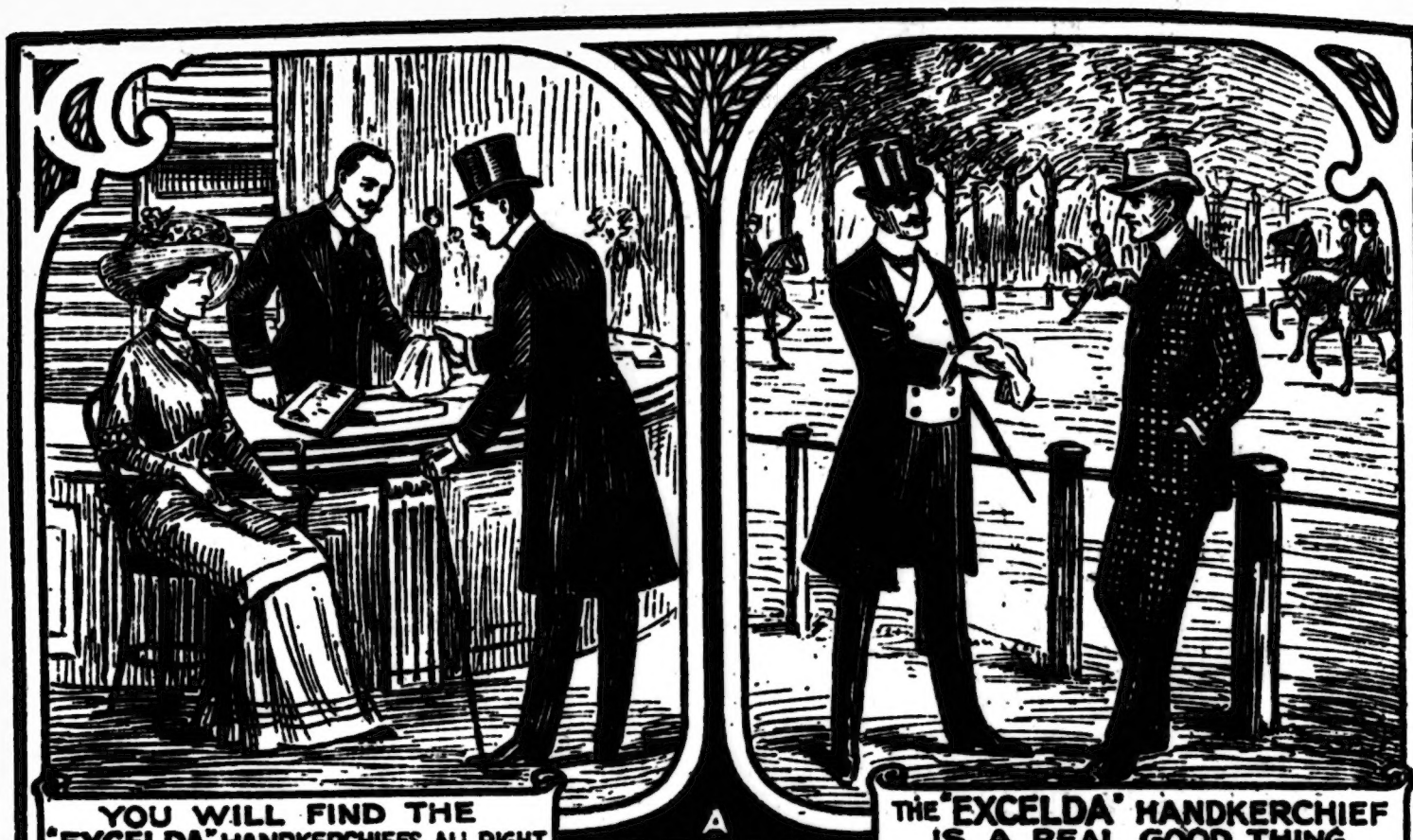
CREDIT ACCOUNTS

DOUGLAS STUART

102, NEW OXFORD STREET, LONDON.

Or send Deposit for any amount to **BASLE, SWITZERLAND.**

Note.—ALL Letters respecting Deposit Business MUST be addressed to **BASLE, SWITZERLAND.**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